11/29/82 S0635-1(4) A

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1982

FRANK WHITE
Governor

B. J. LAMBERT, JR.
State Bank Commissioner

SHIRLEY J. THOMAS
Director
Department of Commerce

SIXTY-EIGHTH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1982

B. J. LAMBERT, JR.
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 11, 1982

To the Honorable Frank White
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Sixty-Eighth Annual Report of the State Bank Department for the fiscal year ended June 30, 1982.

At June 30, 1982, there were 191 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, Citizens Bank, Tillar, was declared insolvent and was ordered closed June 23, 1982. The bank was turned over to the F.D.I.C. for liquidation.

The assets of the State banks totaled $6,165,256,000 at June 30, 1982. Total assets this time last year, amounted to $5,586,232,000, a dollar increase of $579,024,000 or 10.4%.

In addition to the 191 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 196 financial institutions as of June 30, 1982.

In addition to the information set out above, this report reflects in detail the condition of each of the 196 active institutions as of June 30, 1982. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,

B.J. LAMBERT, JR.
State Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

All Bills of Exchange, drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a legal holiday in its stead.

DEPARTMENTAL ROSTER

B.J. Lambert, Jr. ..... State Bank Commissioner
Don. R. Clark ..... Assistant Bank Commissioner
Candace A. Franks ..... Department Attorney
Olan B. Wages ..... Chief Review Examiner
Louis W. Elkins ..... Financial Analyst
Jackie Dicus ..... Business Controller II
Cynthia Nixon ..... Executive Secretary
Brenda Holland ..... Secretary II
Eloise Williams ..... Legal Secretary
Debra Nelson ..... Clerk Typist II
Kim Schinkal ..... Clerk Typist II

FINANCIAL EXAMINER SUPERVISOR

Ronny A. Clay
Charles E. Cook, Jr.
James A. Edington
Eddie E. Fitzhugh
Larry M. Hillyard
I. Joe Miles
Burnis M. Posey
Steven L. Purdy
Cynthia A. White

FINANCIAL EXAMINER II

E. Sue Burgess
Luther Guinn
Dianne Lefear
W. Keith Melson
William R. Milum
George E. Myers
Mark J. Pennebaker
Mark W. Wegener

FINANCIAL EXAMINER I

Patty S. McIntosh

FINANCIAL EXAMINER TRAINEE

Peter G. Fotioo
James M. Franklin, Jr.
Paul H. Jilg
H. Wilks Marshall, Jr.
Dana L. Rowlett
Gregory M. Stewart
Jack L. Walker
William A. Whitmore

STATE BANKING BOARD

William C. Lyon, Chairman ..... Fordyce
James H. Atkins ..... Little Rock
Elmer A. Ferguson ..... DeWitt
Mrs. Betty Wilkinson ..... Greenwood
Dr. Ralph Ratton ..... Paragould
Don R. Clark, Secretary ..... Little Rock

OFFICE
STATE BANK DEPARTMENT

One Capitol Mall, 4B—210
Little Rock, Arkansas 72201-1093
Telephone: (501) 371-1117

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	.....

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1981 through June 30, 1982.

RECEIPTS

Cash Balance June 30, 1981		$ 307,313.40
Examination and Assessment Fees	1,081,220.79	
Charter and Amendment Fees	10,774.48	
Teller's Facility Application and all Protest Fees	6,000.00	
Penalties for Reserve Deficiencies	16,739.20	
Miscellaneous Fees	786.50	
Reimbursement for M & R Sales	2,441.04	
Warrant Cancellations	283.78	
Refund to Expenditures	2,146.36	
		1,120,392.15
		$1,427,705.55

DISBURSEMENTS

Salaries	612,554.98	
Maintenance and General Operations	66,792.56	
S.S, Retirement and Insurance Matching	130,019.73	
Professional Services and Fees	20,447.40	
Conference Fees and Travel	175,998.44	
Capital Outlay	20,844.93	
Service Charge by State Treasurer	16,721.03	1,043,379.07
Cash Balance June 30,1982		384,326.48
		$1,427,705.55

ARKANSAS BANKERS ASSOCIATION

221 W. Second Street
Suite 1027
Little Rock, Arkansas 72201

President	William H. Bowen, Chairman Commercial National Bank, Little Rock, Arkansas 72203
First Vice President	William H. Brandon, President First National Bank of Phillips County Helena, Arkansas 72342
Second Vice President	John M. Lewis, Chairman First National Bank, Fayetteville, Arkansas 72702
Treasurer	B. Gene Staton, President DeWitt Bank & Trust Company, DeWitt, Arkansas 72042
To 1983	William W. Thomas, President Peoples Bank & Trust Company, Van Buren John M. Lewis, Chairman First National Bank, Fayetteville
To 1984	Jimmie L. Taylor, President Planters National Bank, Hughes James R. Nipper, President Bodcaw Bank, Stamps Floyd Parker, President Malvern National Bank, Malvern Gerard Sangster, President Warren Bank & Trust, Warren
To 1985	Searcy Harrell, President Calhoun County Bank, Hampton Max Taylor, President Smackover State Bank, Smackover
Past Presidents	B.J. Ford, Chairman and President Merchants and Planters Bank Camden Louis Ramsay, Chairman Simmons First National Bank Pine Bluff
Members at Large	Wayne Hartsfield, President First National Bank, Searcy William H. Kennedy, Chairman National Bank of Commerce Pine Bluff
Ex-officio Members	Albert Rusher, President Bank of Brinkley, Brinkley Neil Floyd, President First National Bank, Conway J.C. Rieff, President Farmers & Merchants Bank Prairie Grove Charles G. Colquitt, President The First National Bank, Lewisville James F. Stobaugh, Executive Vice President National Bank of Commerce Pine Bluff
Executive Director	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201

YOUNG BANKER SECTION OFFICERS

President	John Womack, Assistant Vice President The City National Bank of Fort Smith Fort Smith
Vice President	William C. Wisener, Assistant Vice President Warren Bank and Trust Company, Warren
Secretary	Holly Eddins, Assistant Cashier Worthen Bank & Trust Co., N.A., Little Rock
Treasurer	Neala Wilson, Assistant Vice President First National Bank of Phillips County, Helena

THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

Eighth National Bank Region, 165 Madison Avenue, Suite 800
Memphis, Tennessee 38103

Regional Administrator ..... Dean S. Marriott
Deputy Regional Administrator ..... William J. Suman
Deputy Regional Administrator ..... A. Duncan McFarlane
Telephone Number 521-3376 Area Code 901

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444 Area Code 314

President ..... Lawrence K. Roos
First Vice President ..... Donald W. Moriarty, Jr.
Senior Vice President ..... A. B. Balbach
Senior Vice President & Controller ..... Joseph P. Garbarini
Senior Vice President, General Counsel & Secretary ..... F. Garland Russell, Jr.
Senior Vice President ..... Harold E. Uthoff
Senior Vice President ..... Robert E. Matthews
Vice President ..... Ruth A. Bryant
Vice President ..... Albert E. Burger
Vice President ..... James R. Kennedy
Vice President ..... Charles R. Halbrook
Vice President ..... Martha L. Perine
Vice President ..... Warren T. Snover
Vice President ..... Robert W. Thomas
Vice President ..... Delmer D. Weisz
Vice President ..... William J. Sneed
General Auditor ..... Ben C. Wade

LITTLE ROCK BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451 Area Code 501

Vice President and Manager ..... John F. Breen
Assistant Vice President & Assistant Manager .... Michael T. Moriarty
Assistant Vice President ..... David T. Rennie

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103

Telephone Number 521-3872 Area Code 901

Regional Director ..... David Meadows
Assistant Regional Director ..... Louis A. Hurst, Jr.
Assistant Regional Director ..... Raymond M. Glass, Jr.

EXAMINERS FOR ARKANSAS

Robert E. Conatser ..... Russellville
Rickey M. Brunner ..... Russellville
Karl F. Kauffman ..... Russellville
James J. Peacock, Jr. ..... Russellville
Robert C. Barber ..... Jonesboro
Jack P. Court, Jr. ..... Jonesboro
Jerry L. Duncan ..... Jonesboro
John R. Gillette ..... Jonesboro
Frankie L. Pratt ..... Pine Bluff
Billy W. Carroll ..... Pine Bluff
James A. Colvin ..... Pine Bluff
John A. Jones ..... Pine Bluff
Harvey L. Melton ..... Pine Bluff
Arthur R. Sansom ..... Pine Bluff
Billy F. Couch ..... Memphis
Jerry W. Cox ..... Memphis
William D. Dent ..... Memphis
James S. Henley, Jr. ..... Memphis
Arthur B. Monroe ..... Memphis

STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1982

(With Comparative Statement as of June 30, 1981, reported in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

ASSETS	June 30, 1982 191 Banks Mil. Thou.	June 30, 1981 192 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Cash and due from depository institutions	$ 406 838	$ 384 690	$ 22 148
U.S. Treasury Securities	564 601	512 918	51 683
Obligations of other U.S. Government agencies and corporations	629 457	504 309	125 148
Obligations of States and political subdivisions	789 867	775 398	14 469
All other securities	40 919	39 182	1 737
Excess funds sold and securities purchased under agreements to resell	236 584	251 352	(14 768)
Loans, Net	3,218 381	2,886 026	332 355
Bank premises, furniture and fixtures, and other assets representing bank premises	122 167	108 654	13 513
All other assets	156 442	123 703	32 739
TOTAL ASSETS	$6,165 256	$5,586 232	$579 024

LIABILITIES	June 30, 1982 191 Banks Mil. Thou.	June 30, 1981 192 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Demand deposits, individ., partnerships, and corp.	$ 888 104	$ 982 646	($ 94 542)
Time deposits, individuals, partnerships, and corp.	3,926 270	3,466 875	459 395
Deposits of U.S. Government	7 320	6 891	429
Deposits of States and political subdivisions	432 739	395 705	37 034
All other deposits	14 021	11 783	2 238
Certified and officers' checks	29 735	30 837	(1 102)
TOTAL DEPOSITS	5,298 189	4,894 737	403 452
Total Demand	[1,037 314]	[1,135 501]	[(98 187)]
Total Time	[4,260 875]	[3,759 236]	[501 639]
Excess funds purchased and securities sold under agreements to repurchase	199 325	80 607	118 718
All other liabilities	110 123	97 118	13 005
TOTAL LIABILITIES	5,607 637	5,072 462	535 175
EQUITY CAPITAL			
Capital stock	92 934	90 825	2 109
Surplus	177 006	156 352	20 654
Undivided profits and capital reserves	263 851	242 437	21 414
TOTAL EQUITY CAPITAL	533 791	489 614	44 177
Subordinated notes and debentures	23 828	24 156	(328)
TOTAL LIABILITIES AND EQUITY CAPITAL	$6,165 256	$5,586 232	$579 024

COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 30, 1948	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,600,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,216,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,369,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000
June 30, 1981	197	4,916,390,000	2,903,208,000	16,454,000	388,760,000	512,918,000	503,148,000	5,624,553,000
June 30, 1982	196	5,325,145,000	3,240,537,000	14,814,000	410,411,000	564,601,000	571,698,000	6,207,876,000

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
Grand National Bank	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
Citizens National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
The Commercial National Bank	Little Rock	Pulaski
The First National Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski

NATIONAL BANKS IN ARKANSAS CONTINUED

Name	Location	County
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

NUMBER OF STATE AND NATIONAL BANKS BY COUNTIES WITH THE NUMBER OF THEIR *MANNED* BANKING FACILITIES IN OTHER LOCATIONS

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	3		2
Cleveland	2		1
Columbia	3	1	3
Conway	2		2
Craighead	6		6
Crawford	4		3
Crittenden	3	2	2
Cross	3	1	1
Dallas	2	1	
Desha	3	1	2
Drew	2		1
Faulkner	1	1	6
Franklin	2		2
Fulton	2		1
Garland	1	2	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	2
Izard	3		3
Jackson	3	1	3
Jefferson		4	4
Johnson	2		2
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		2

BANKING FACILITIES BY COUNTIES CONTINUED

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		1
Ouachita	3	1	4
Perry	1		
Phillips	3	2	
Pike	3	1	
Poinsett	6	1	1
Polk	1	1	3
Pope	3	1	3
Prairie	2		2
Pulaski	4	8	1
Randolph	3		1
St. Francis	2	2	2
Saline	2		3
Scott	2		
Searcy	2		
Sebastian	3	3	4
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	7	1	3
Woodruff	2		1
Yell	4		1
	191	70	*137

*See pages 17, 18 and 19 for locations

STATE BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
Commerical Bank at Alma	Alma	Dyer	Crawford
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
Benton State Bank	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Shannon Hills	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville-Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouachita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust Co.	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Bank of Dover	Dover	London	Pope
Earle State Bank	Earle	Crawfordsville	Crittenden
The Exchange Bank & Trust Co.	El Dorado	Huttig	Union
Citizens Bank & Trust Co.	Flippin	Summit	Marion
Planters Bank & Trust Co.	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Co.	Forrest City	DeValls Bluff	Prairie
First State Bank	Gould	Grady	Lincoln
Farmers Bank	Greenwood	Bonanza	Sebastian
Farmers Bank	Greenwood	Hackett	Sebastian
Farmers Bank	Greenwood	Hartford	Sebastian
Clark County Bank	Gurdon	Okolona	Clark
The Security Bank	Harrison	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
Prairie County Bank	Hazen	Biscoe	Prairie
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne

STATE BANKS OPERATING FACILITIES IN OTHER LOCATIONS (CON'T)

Name of Bank	Location	Location of Facility	County
First Security Bank of North Arkansas	Horseshoe Bend	Franklin	Izard
First Security Bank of North Arkansas	Horseshoe Bend	Oxford	Izard
Arkansas Bank & Trust Company	Hot Springs	Hot Springs Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca	Lavaca	Barling	Sebastian
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Watson	Desha
The Union Bank of Mena	Mena	Hatfield	Polk
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Company	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of Newark	Newark	Oil Trough	Independence
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
Bank of Ozark	Ozark	Altus	Franklin
Security Bank	Paragould	Marmaduke	Greene
First State Bank	Plainview	Ola	Yell
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Prairie Grove	Farmington	Washington
Farmers & Merchants Bank	Reyno	Maynard	Randolph
Peoples Bank & Trust Co.	Russellville	Pottsville	Pope
Bank of Salem	Salem	Viola	Fulton
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tontitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Company	Van Buren	Mountainburg	Crawford
The Peoples Bank	Waldo	Emerson	Columbia
The Peoples Bank	Waldo	McNeil	Columbia
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Company	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Vil.	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant Plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	Ouachita
The First National Bank	Conway	Greenbrier	Faulkner
The First National Bank	Conway	Mayflower	Faulkner
The First National Bank	Conway	Vilonia	Faulkner
First National Bank	Crossett	Fountain Hill	Ashley
First National Bank	Crossett	No. Crossett	Ashley
The First National Bank	Fayetteville	West Fork	Washington
First National Bank of Eastern Arkansas	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Palestine	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Sprgs. Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
The First National Bank	Huntsville	Hindsville	Madison
The Commercial National Bank	Little Rock	Maumelle	Pulaski
First National Bank	Magnolia	Taylor	Columbia
First National Bank	Marianna	Moro	Lee
First National Bank	Mena	Cove	Polk
The First National Bank	Nashville	Mineral Spgs.	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliff	Logan
National Bank of Commerce	Pine Bluff	Redfield	Jefferson
Pine Bluff National Bank	Pine Bluff	Whitehall	Jefferson
Simmons First National Bank	Pine Bluff	Sherrill	Jefferson
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Rogers	Lowell	Benton
First National Bank	Siloam Spgs.	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
Commercial National Bank	Texarkana	Fouke	Miller
The State First National Bank	Texarkana	Foreman	Little River
Jackson County National Bank	Tuckerman	Diaz	Jackson
Citizens National Bank	Walnut Ridge	Hoxie	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Black Rock	Lawrence
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil.	Thou.
April 15, 1953	The Citizens Bank ..... Batesville	$1	650
August 23, 1918	Farmers Bank & Trust Company ..... Blytheville	2	500
September 25, 1942	Arkansas Bank & Trust Company ..... Hot Springs	7	542
July 26, 1945	Peoples Bank & Loan Company..... Lewisville		850

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Helena
Metropolitan Trust Company	No. Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Invest. Corp.	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE
July 1, 1981 to June 30, 1982

1. Bank of Bearden, Bearden increased Capital from $200,000 to $220,000 through issuance of new stock.

2. Cross County Bank, Wynne, increased Capital from $500,000 to $1,500,000 through transfer of $1,000,000 from the Undivided Profits Account.

3. The Perry County Bank, Perryville, increased Capital from $200,000 to $400,000 through transfer from the Undivided Profits Account.

4. Bank of Quitman, Quitman, increased Capital from $100,000 to $229,000 through issuance and sale of new stock.

5. First State Bank of Newport, Newport, increased Capital from $440,000 to $733,400 through sale of newly authorized stock.

6. Arkansas Bank & Trust of Hot Springs, increased Capital from $3,037,500 to $3,770,850 through the issuance and sale of newly authorized stock.

7. Merchants & Planters Bank & Trust, Arkadelphia, increased Capital from $100,000 to $120,000 through the issuance and sale of newly authorized stock.

8. Bank of Ozark, Ozark, increased Capital from $500,000 to $526,250 through proportionate increase in the number of authorized shares of capital stock.

9. Bank of New Edinburg, New Edinburg, increased Capital from $35,000 to $42,000 and increased Certified Surplus to $106,650.

10. Peoples Bank & Trust Company, Mountain Home, increased Capital from $2,100,000 to $2,250,000 through a stock dividend in the sum of $150,000.

11. Farmers and Merchants Bank, Des Arc, increased Capital from $532,400 to $584,640 by transfer from Undivided Profits Account.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1981 to June 30, 1982

1. The Eudora Bank, Eudora, from 5 to 12.
2. Marked Tree Bank, Marked Tree, from 7 to 9.
3. Bank of Ashdown, Ashdown, from not less than 6 nor more than 15.
4. Bank of Mountain View, Mountain View, from 5 to 4.
5. First State Bank & Trust Company, Conway, from 6 to 11.

AMENDMENTS ADOPTING TRUST POWERS
July 1, 1981 to June 30, 1982

1. First State Bank of Beebe, Beebe.

PERCENTAGE OF TOTAL CAPITAL TO TOATAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 191 Arkansas State Banks as of June 30, 1982 is 9.0%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	9.5
Bank of Amity	Amity	12.1
Citizens First State Bank	Arkadelphia	8.4
Elk Horn Bank & Trust Co.	Arkadelphia	9.7
Merchants & Planters Bank & Trust Co.	Arkadelphia	9.1
Bank of Ashdown	Ashdown	7.2
Bank of Atkins	Atkins	11.2
The Bank of Augusta	Augusta	12.6
Citizens State Bank	Bald Knob	9.5
The Citizens Bank	Batesville	7.3
Bank of Bearden	Bearden	11.4
Citizens Bank	Beebe	10.9
The First State Bank of Beebe	Beebe	20.8
Benton State Bank	Benton	8.0
The Union Bank of Benton	Benton	8.1
Bank of Bentonville	Bentonville	7.2
Citizens Bank	Bentonville	7.2
Bank of Blevins	Blevins	8.4
Farmers Bank & Trust Company	Blytheville	8.6
Citizens Bank	Booneville	8.7
The Bank of Bradley	Bradley	8.1
Bank of Brinkley	Brinkley	9.6
Bank of Cabot	Cabot	7.9
State Bank of Calico Rock	Calico Rock	9.8
Merchants and Planters Bank	Camden	8.0
Caraway Bank	Caraway	10.1
Citizens Bank & Trust	Carlisle	9.5
Bank of Cave City	Cave City	8.8
American State Bank	Charleston	11.0
Bank of Cherry Valley	Cherry Valley	8.9
The Merchants and Planters Bank	Clarenden	8.7
Arkansas State Bank	Clarksville	9.0
Farmers Bank & Trust Company	Clarksville	6.2
Clinton State Bank	Clinton	9.1
First State Bank and Trust Company	Conway	9.6
The Corning Bank	Corning	9.5
First State Bank	Crossett	6.0
Danville State Bank	Danville	8.8
Arkansas Valley Bank	Dardanelle	7.3
Bank of Dardanelle	Dardanelle	9.2
Decatur State Bank	Decatur	11.6
Bank of Delight	Delight	8.5
First State Bank of DeQueen	DeQueen	7.9
Dermott State Bank	Dermott	12.3
First State Bank of Dermott	Dermott	8.1
Farmers & Merchants Bank	Des Arc	17.4

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	15.1
Peoples Bank	Dierks	12.8
Bank of Dover	Dover	9.3
Dumas State Bank	Dumas	10.6
Merchants and Farmers Bank	Dumas	12.3
Earle State Bank	Earle	10.5
The Delta State Bank	Elaine	33.5
The Exchange Bank and Trust Company	El Dorado	7.9
Bank of Elkins	Elkins	8.2
Bank of England	England	14.8
The Citizens Bank	England	21.5
The Eudora Bank	Eudora	13.1
Bank of Eureka Springs	Eureka Springs	10.1
Bank of Evening Shade	Evening Shade	9.8
McIlroy Bank & Trust	Fayetteville	7.5
Citizens Bank and Trust Company	Flippin	8.2
Fordyce Bank & Trust Company	Fordyce	10.8
Planters Bank and Trust Company	Forrest City	13.2
Planters and Merchants Bank	Gillett	11.3
Bank of Glenwood	Glenwood	9.0
First State Bank	Gould	12.0
Bank of Gravett	Gravette	10.1
Farmers Bank	Greenwood	10.7
The First Bank	Griffithville	13.5
Clark County Bank	Gurdon	8.4
Farmers Bank	Hamburg	8.3
Calhoun County Bank	Hampton	11.6
The Bank of Harrisburg	Harrisburg	8.7
The Security Bank	Harrison	7.6
Prairie County Bank	Hazen	7.9
The Cleburne County Bank	Heber Springs	6.0
Heber Springs State Bank	Heber Springs	7.3
Bank of Holly Grove	Holly Grove	13.3
Horatio State Bank	Horatio	9.1
First Security Bank of North Arkansas	Horseshoe Bend	6.8
Arkansas Bank and Trust Company	Hot Springs	6.7
Bank of Imboden	Imboden	7.2
First Jacksonville Bank	Jacksonville	8.8
Newton County Bank	Jasper	7.9
Bank of Northeast Arkansas	Jonesboro	8.6
Citizens Bank of Jonesboro	Jonesboro	8.0
First Bank and Trust of Jonesboro	Jonesboro	7.6
Mercantile Bank	Jonesboro	9.2
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	7.0
Bank of Kensett	Kensett	30.9

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
Madison Bank and Trust	Kingston	7.4
Bank of Lake Village	Lake Village	9.4
First State Bank and Trust Company	Lake Village	10.0
Citizens Bank of Lavaca	Lavaca	7.3
Leachville State Bank	Leachville	16.9
Little River Bank	Lepanto	13.8
Leslie State Bank	Leslie	7.3
Peoples Bank and Loan Company	Lewisville	6.7
Bank of Lincoln	Lincoln	7.8
Pulaski Bank and Trust Company	Little Rock	6.6
Bank of Lockesburg	Lockesburg	8.1
First State Bank	Lonoke	12.4
Farmers Bank & Trust Company	Magnolia	8.8
Bank of Malvern	Malvern	8.8
Peoples Bank	Mammoth Spring	8.1
Merchants & Planters Bank	Manila	12.1
Bank of Mansfield	Mansfield	8.3
Farmers and Merchants Bank	Marianna	8.2
Citizens Bank	Marion	18.8
Marked Tree Bank	Marked Tree	8.4
The Citizens Bank	Marshall	9.4
Bank of Marvell	Marvell	11.3
Bank of McCrory	McCrory	10.6
McGehee Bank	McGehee	11.0
The Bank of Melbourne	Melbourne	10.7
The Union Bank of Mena	Mena	11.6
Monette State Bank	Monette	9.1
Commercial Bank and Trust Co.	Monticello	8.8
Union Bank & Trust Company	Monticello	6.3
The First State Bank	Morrilton	12.4
Morrilton Security Bank	Morrilton	10.1
First Bank & Trust Co. of Mountain Home	Mountain Home	7.6
Peoples Bank and Trust Company	Mountain Home	9.2
Bank of Mountain View	Mountain View	12.4
The Bank of Montgomery County	Mount Ida	9.5
Bank of Mulberry	Mulberry	7.0
Pike County Bank	Murfreesboro	10.3
Citizens State Bank	Nashville	6.4
Bank of Newark	Newark	9.4
Bank of New Edinburg	New Edinburg	8.1
First State Bank of Newport	Newport	10.4
Merchants & Planters Bank	Newport	9.2
The Twin City Bank	No. Little Rock	7.7
The Planters Bank	Osceola	8.0
Bank of Ozark	Ozark	7.3
Security Bank	Paragould	7.3
Bank of Parkdale	Parkdale	7.3

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
First State Bank	Parkin	11.2
Bank of Pea Ridge	Pea Ridge	8.1
The Perry County Bank	Perryville	10.5
Piggott State Bank	Piggott	11.5
First State Bank	Plainview	8.0
Bank of Pocahontas	Pocahontas	9.6
Planters & Stockmen Bank	Pocahontas	11.0
The Lawrence County Bank	Portia	9.4
The Peoples Bank	Portland	18.9
Portland Bank	Portland	11.0
Farmers and Merchants Bank	Prairie Grove	9.7
Bank of Prescott	Prescott	10.7
Bank of Quitman	Quitman	5.8
The Bank of Rector	Rector	10.9
Farmers and Merchants Bank	Reyno	8.2
The Bank of Rison	Rison	11.6
Farmers and Merchants Bank	Rogers	7.9
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	9.3
Logan County Bank	Scranton	9.2
First Security Bank	Searcy	9.7
Grant County Bank	Sheridan	10.9
First State Bank	Sherwood	9.1
Bank of Sidney	Sidney	20.6
Arkansas State Bank	Siloam Springs	9.5
Smackover State Bank	Smackover	9.8
Merchants and Planters Bank	Sparkman	8.5
First State Bank	Springdale	8.3
Bodcaw Bank	Stamps	7.4
Bank of Star City	Star City	6.8
The Stephens Security Bank	Stephens	7.6
Citizens Bank	Strong	20.3
The Farmers and Merchants Bank	Stuttgart	9.2
Bank of Trumann	Trumann	8.8
Bank of Tuckerman	Tuckerman	12.3
Tyronza Bank	Tyronza	11.9
Citizens Bank & Trust Company	Van Buren	8.7
Peoples Bank & Trust Company	Van Buren	10.3
Bank of Waldo	Waldo	6.5
The Peoples Bank	Waldo	12.4
Bank of Waldron	Waldron	10.9
The Scott County Bank	Waldron	8.5
First State Bank of Warren	Warren	8.7
Warren Bank and Trust Company	Warren	7.4
Bank of Weiner	Weiner	10.1
Merchants and Farmers Bank	West Helena	7.8
Bank of West Memphis	West Memphis	10.6
Rice Growers Bank	Wheatley	7.9
Wilmot State Bank	Wilmot	12.4
Bank of Wilson	Wilson	17.5
Cross County Bank	Wynne	9.1
The Bank of Yellville	Yellville	7.9

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks only)

1972-1982

	June 30, 1972	June 30, 1982
Number of banks with assets of less than $1,000,000	3	0
With assets of $ 1,000,000 to $ 2,000,000	11	0
With assets of $ 2,000,000 to $ 3,500,000	20	5
With assets of $ 3,500,000 to $ 5,000,000	29	0
With assets of $ 5,000,000 to $ 7,500,000	35	8
With assets of $ 7,500,000 to $10,000,000	24	11
With assets of $10,000,000 to $15,000,000	26	32
With assets of $15,000,000 to $20,000,000	12	36
With assets of $20,000,000 to $30,000,000	14	29
With assets of $30,000,000 to $50,000,000	6	40
With assets of $50,000,000 to $75,000,000	2	15
With assets over $75,000,000	1	15
	183	191

	June 30, 1972	June 30, 1982	Per Cent Increase
	(Reported in billions, millions and nearest thousand)		
Total assets	$ 2,148,024	$ 6,165,256	187%
Total loans, net	1,074,523	3,218,381	200%
All U.S. Gov't. oblig.	345,872	1,194,058	245%
State, Municipal, & other securities	326,164	830,786	155%
Deposits	1,876,259	5,298,189	182%
Total Capital Accounts	170,083	557,619	228%

SIXTY-EIGHTH REPORT

showing

THE CONDITION OF THE 191 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1982

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ralph B. Ballentine .....President
Hilda Knight .....V.P. & Cashier
Terry Q. Carson .....Vice Pres.
Lucille Hayes .....Asst. V.P.
W.N. (Dockey) Brasher ..Operations and Personnel Off.
Helen Jones .....Asst. Cashier
Barbara Houck .....Asst. Cashier
Lorene Nolen .....Mountainburg Branch Mgr.

Directors:

John Paul Ballentine
Ralph B. Ballentine
John A. Griffin
Hilda Knight
W. Dane Clay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		565
U.S. Treasury securities	1	745
Oblig. of other U.S. Government agencies and corporations		487
Oblig. of States and political subdivisions	2	047
Excess funds sold and sec. resell agreements	2	250
Loans, Net	10	820
Bank premises, furniture and fixtures		385
All other assets		46
TOTAL	18	345

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	852
Time deposits, ind., part., corp.	11	147
U.S. Gov't deposits		1
Deposits of States and subdivisions	2	535
Certified and Officers' checks		50
Total Deposits	16	585
All other liabilities		16
Total Liabilities	16	601
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve	1	244
Total equity capital	1	744
TOTAL	18	345

BANK OF AMITY, AMITY

Population 859 Clark County
Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
Zip Code 71921
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cleda Olds ..... President & Cashier
Ernie Dunlap ..... Vice President
Joe F. Maxey ..... Vice President
Peggy T. Adams ..... Asst. Cashier
Hazel Richardson ..... Asst. Cashier

Directors:

Ernie Dunlap
Joe F. Maxey
M.H. Oakley
Cleda Olds
Hazel Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	886
U.S. Treasury securities	2	738
Oblig. of other U.S. Government agencies and corporations	2	560
Oblig. of States and political subdivisions	2	459
All other securities		200
Excess funds sold and sec. resell agreements	3	713
Loans, Net	11	507
Bank premises, furniture and fixtures		234
All other assets		13
TOTAL	25	310

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	807
Time deposits, ind., part., corp.	17	564
Deposits of States and subdivisions		845
Total Deposits	22	216
All other liabilities		42
Total Liabilities	22	258
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	200
Undivided profits and capital reserve	1	752
Total equity capital	3	052
TOTAL	25	310

CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,005 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R Edward Snider, Jr. .....President
Raymond Toler .....Exec. V. Pres.
Larry Kinard .....Senior V. Pres.
Johnnie Sue Huneycutt ...V. Pres. & Cashier
Jim Clevenger .....V. Pres. & Data Processing Manager
Judy Sligh .....Asst. V. Pres.
Pat Duke.....Asst. Cashier
Carol Wilson .....Asst. Cashier

Directors:

I. B. Fuller, Jr.
E.J. Alexander
Flave Carpenter
Cecil Cupp, Jr.
Jerry Francis
Billy Bob Hardman
C. R. Huie
Larry Kinard
Ed McCorkle
John M. Moore
R. Edward Snider, Jr.
Raymond Toler
Ralph Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	867
U.S. Treasury securities	1	599
Oblig. of other U.S. Government agencies and corporations	2	900
Oblig. of States and political subdivisions	1	924
All other securities		81
Excess funds sold and sec. resell agreements		900
Loans, Net	17	539
Bank premises, furniture and fixtures		623
All other assets		709
TOTAL	28	142

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	421
Time deposits, ind., part., corp.	18	428
U.S. Gov't deposits		12
Deposits of States and subdivisions	1	313
Certified and Officers' checks		163
Total Deposits	25	337
All other liabilities		458
Total Liabilities	25	795
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		700
Undivided profits and capital reserve	1	347
Total equity capital	2	347
TOTAL	28	142

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,005 Clark County
Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift C. Lane ....Chairman of Board
*Larry C. Whitley .....President
Roy N. Shope....Ex. V.P. & Cashier
Raymond N. Smith .....Sr. V. Pres.
Herman G. Brewer .....V. Pres.

*Designates Chief Executive Officer

Directors:

Thomas B. Barksdale
James Blanton
Harold Echols
James T. Gooch
James W. Harrington
Clift C. Lane
J. Hugh Lookadoo
Earl Meeks
Wayne D. Pollard
Charles W. Sharp
Roy N. Shope
A.C. Stone
Larry C. Whitley
J.B. Wingfield

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	719
U.S. Treasury securities	1	455
Oblig. of other U.S. Government agencies and corporations	6	582
Oblig. of States and political subdivisions	4	917
Excess funds sold and sec. resell agreements		450
Loans, Net	17	306
Bank premises, furniture and fixtures		855
All other assets		960
TOTAL	34	244

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	992
Time deposits, ind., part., corp.	22	951
U.S. Gov't deposits		10
Deposits of States and subdivisions	2	237
Certified and Officers' checks		151
Total Deposits	30	341
All other liabilities		569
Total Liabilities	30	910
Equity Capital		
Capital (# sh. au. 25,000) (# sh. outst. 25,000)		601
Surplus		959
Undivided profits and capital reserve	1	774
Total equity capital	3	334
TOTAL	34	244

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Millard E. Aud ..... President
L.L. Lineback ..... Exec. Vice Pres.
R. Allan Kimball ..... Vice Pres.
Barbara J. Evans ..... Vice Pres.
J. Ann Massey ..... Cashier

Directors:

Millard E. Aud, Chairman
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman
Ross M. Whipple

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	524
U.S. Treasury securities	2	591
Oblig. of other U.S. Government agencies and corporations	1	786
Oblig. of States and political subdivisions	1	585
All other securities		275
Excess funds sold and sec. resell agreements	1	200
Loans, Net	15	703
Bank premises, furniture and fixtures		547
All other assets		656
TOTAL	25	867

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	445
Time deposits, ind., part., corp.	16	712
U.S. Gov't deposits		4
Deposits of States and subdivisions	1	857
Certified and Officers' checks		154
Total Deposits	23	172
All other liabilities		348
Total Liabilities	23	520
Equity Capital		
Capital (# sh. au. 4,800) (# sh. outst. 4,800)		120
Surplus	1	130
Undivided profits and capital reserve	1	097
Total equity capital	2	347
TOTAL	25	867

BANK OF ASHDOWN, ASHDOWN

Population 4,218 Little River County
Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
Zip Code 71822
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry R. Mashburn ..... Vice Chmn. and President
Robert W. Lewis ..... Sr. Vice Pres.
Sue G. Daniel ..... Asst. Vice Pres.
Marie Findley ..... Asst. Vice Pres.
Olivia J. Green ..... Cashier
Peggy Morgan ..... Asst. Cashier

Directors:

James D. Armstrong
Larry G. Davis
Frank Edmonson
James A. Gunter, Jr.
Leonard L. Hampson
John H. Hendrix
Larry R. Mashburn
Eunice Spigner
Wesley Strange
G.M. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	546
U.S. Treasury securities	1	182
Oblig. of other U.S. Government agencies and corporations		100
Oblig. of States and political subdivisions	1	118
Excess funds sold and sec. resell agreements		950
Loans, Net	24	220
Bank premises, furniture and fixtures		413
All other assets		637
TOTAL	32	166

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	732
Time deposits, ind., part., corp.	22	141
U.S. Gov't deposits		18
Deposits of States and subdivisions	1	972
All other deposits	1	955
Certified and Officers' checks		76
Total Deposits	28	894
Excess funds purchased & sec. repurchase agreements		600
All other liabilities		361
Total Liabilities	29	855
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus	1	550
Undivided profits and capital reserve		311
Total equity capital	2	311
TOTAL	32	166

BANK OF ATKINS, ATKINS

Population 3,002 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Mitchell .....Chairman
David M. Mitchell .....President
E.L. Jorden .....Vice President
Dorothy Wiley .....Cashier

Directors:

James C. Mitchell
David M. Mitchell
E.L. Jorden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		407
U.S. Treasury securities	2	030
Oblig. of States and political subdivisions	2	876
All other securities		102
Excess funds sold and sec. resell agreements		900
Loans, Net	4	436
Bank premises, furniture and fixtures		36
All other assets		444
TOTAL	11	231

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	309
Time deposits, ind., part., corp.	6	525
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	944
Certified and Officers' checks		61
Total Deposits	9	840
All other liabilities		135
Total Liabilities	9	975
Equity Capital		
Capital (# sh. au. 12,500) (# sh. outst. 12,500)		125
Surplus		775
Undivided profits and capital reserve		356
Total equity capital	1	256
TOTAL	11	231

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 Woodruff County
Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

George L. Beard ....Chmn. of Board
R.E. Gregory .....President
*Woody Castleberry .....Vice Pres.
Dorothy Willis .....VP & Cashier
Sharon Rushing .....Asst. Cashier

Directors:

John R. Eldridge
Franklin Collier
E.R. Miller
W.P. Daniel
J. Ford Smith
George L. Beard
R.E. Gregory

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	264
U.S. Treasury securities	1	788
Oblig. of other U.S. Government agencies and corporations	5	494
Oblig. of States and political subdivisions	5	047
All other securities		1
Excess funds sold and sec. resell agreements	1	100
Loans, Net	10	984
Bank premises, furniture and fixtures		277
All other assets		703
TOTAL	26	658

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	063
Time deposits, ind., part., corp.	17	291
U.S. Gov't deposits		2
Deposits of States and subdivisions	2	334
Certified and Officers' checks		57
Total Deposits	22	747
All other liabilities		543
Total Liabilities	23	290
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		500
Undivided profits and capital reserve	2	668
Total equity capital	3	368
TOTAL	26	658

CITIZENS STATE BANK, BALD KNOB

Population 2,756 White County
Chartered January 22, 1931 P.O. Box 200 Telephone Number 724-3241
Zip Code 72010
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Mrs. Juanita Litzelfelner . . . President and Chairman
Larry E. Kircher . . . . . VP & Cashier
David O. Ramey . . . . . Vice President
Margaret Etheridge . . . . . Asst. VP
Peggy Reed . . . . . Asst. Cashier

Directors:

Mrs. Juanita Litzelfelner
Larry E. Kircher
David O. Ramey
Jennings Leggett
Bob J. Clark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	357
U.S. Treasury securities	3	641
Oblig. of other U.S. Government agencies and corporations	1	231
Oblig. of States and political subdivisions	1	597
Excess funds sold and sec. resell agreements		675
Loans, Net	7	025
Bank premises, furniture and fixtures		526
All other assets		136
TOTAL	16	188

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	712
Time deposits, ind., part., corp.	9	797
U.S. Gov't deposits		13
Deposits of States and subdivisions	1	004
All other deposits		43
Certified and Officers' checks		80
Total Deposits	14	649
Total Liabilities	14	649
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		700
Undivided profits and capital reserve		739
Total equity capital	1	539
TOTAL	16	188

THE CITIZENS BANK, BATESVILLE

Population 8,263 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
Zip Code 72501
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

*T.G. Vinson ..... President
Charles Arnold ..... Exec. V.P.
David Hidy ..... V.P. & Cashier
David Ford ..... Vice President
Floren King ..... Vice President
Greg Shaver ..... Auditor

Directors:

T.G. Vinson
Charles Arnold
M.F Highsmith
Noel K. Sims
Lackey W. Moody
Dr. Lackey G. Moody
Doyle W. Rogers

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	217
U.S. Treasury securities	4	795
Oblig. of other U.S. Government agencies and corporations	5	268
Oblig. of States and political subdivisions	6	688
All other securities		50
Loans, Net	39	403
Bank premises, furniture and fixtures	1	735
All other assets	1	917
TOTAL	64	073

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	653
Time deposits, ind., part., corp.	40	818
U.S. Gov't deposits		18
Deposits of States and subdivisions	3	636
All other deposits		185
Certified and Officers' checks		261
Total Deposits	54	571
Excess funds purchased and sec. repurchase agreements	3	633
All other liabilities	1	186
Total Liabilities	59	390
Equity Capital		
Capital (# sh. au. 7,000) (# sh. outst. 7,000)		700
Surplus		950
Undivided profits and capital reserve	2	633
Total equity capital	4	283
Subordinated notes and debentures		400
TOTAL	64	073

BANK OF BEARDEN, BEARDEN

Population 1,191 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Anthony ....Chmn. & Pres.
Rick Green .....Exec. V.P.
Jay W. Dickey, Jr. .....Vice Pres.
Harold Mizell.....Cashier
Rosemary Barner.....Asst. Cashier
Edward W. Paschal ...Oper. Officer

Directors:

John E. Anthony
Joe F. Barner
O.D. Cathey
Jay W. Dickey, Jr.
Kenneth D. Keeton
Howard G. McWhorter
Eric Stuckey
J.E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		464
U.S. Treasury securities	1	700
Oblig. of other U.S. Government agencies and corporations	1	831
Oblig. of States and political subdivisions	2	108
Excess funds sold and sec. resell agreements	1	275
Loans, Net	4	383
Bank premises, furniture and fixtures		145
All other assets		2
TOTAL	11	908

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	276
Time deposits, ind., part., corp.	7	296
U.S. Gov't deposits		2
Deposits of States and subdivisions		918
Certified and Officers' checks		61
Total Deposits	10	553
Total Liabilities	10	553
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		800
Undivided profits and capital reserve		355
Total equity capital	1	355
TOTAL	11	908

CITIZENS BANK, BEEBE

Population 3,599 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*E.H. Abington, II .....President
J. Darrel Hall .....Exec. V.P.
Margie Jensen .....Vice President
Anna B. Spradlin.....Cashier
Betty Liddle.....Asst. V.P.
Vickie Duke .....Asst. Cashier

*Designates Chief Executive Officer

Directors:

T.E. Abington
E.H. Abington, II
Bobby Bell
Doyle Burns
Millan Burrow
John B. Fisher
G. Byrne Garrett
Frank Garrison,
Leroy Goff
J. Darrel Hall
Lee E. Hayes
Benny Hefner
Margie Jensen
Mayes Scott
C.A. Jones
James Rakes

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		845
U.S. Treasury securities		637
Oblig. of other U.S. Government agencies and corporations	1	203
Oblig. of States and political subdivisions	3	062
Excess funds sold and sec. resell agreements	1	000
Loans, Net	10	273
Bank premises, furniture and fixtures		505
All other assets		437
TOTAL	17	962

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	768
Time deposits, ind., part., corp.	11	022
U.S. Gov't deposits		29
Deposits of States and subdivisions	1	922
Certified and Officers' checks		22
Total Deposits	15	763
All other liabilities		237
Total Liabilities	16	000
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		600
Undivided profits and capital reserve	1	162
Total equity capital	1	962
TOTAL	17	962

THE FIRST STATE BANK OF BEEBE, BEEBE

Population 3,599 White County
Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
Zip Code 72012
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Garland Kirkpatrick ..... Chairman, President & CEO
James A. Lovell, Jr. .... V.P. & Cash.
Clara Clark ..... Asst. Cashier
Marilyn Cole ..... Asst. Cashier

Directors:

Dr. Ruth Couch
Mrs. Grace Crouch
Johnnie Downing
Walter England
L.B. Harvey
Robert Justice
Kelton Keathley
Keith K. Knight
Joseph G. Mack
Bruce Oakley
Harvey Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		368
U.S. Treasury securities		993
Oblig. of other U.S. Government agencies and corporations		702
Oblig. of States and political subdivisions		238
Loans, Net	3	852
Bank premises, furniture and fixtures		595
All other assets		485
TOTAL	7	233

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		934
Time deposits, ind., part., corp.	3	396
U.S. Gov't deposits		15
Deposits of States and subdivisions		788
Certified and Officers' checks		88
Total Deposits	5	221
Excess funds purchased and sec. repurchase agreements		421
All other liabilities		91
Total Liabilities	5	733
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 50,000)		500
Surplus		500
Undivided profits and capital reserve		500
Total equity capital	1	500
TOTAL	7	233

BENTON STATE BANK, BENTON

Population 17,437 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Brooks Morris ..... President
Russell Coleman ..... Exec. V.P. and Cashier
Harry McCormick .... Sr. Vice Pres.
June MaGee ..... Vice President
JoAnn Baker ..... Vice President
James Trotter ..... Vice President

Directors:

Bob Alsobrook
Mrs. W.R. Alsobrook
Fred E. Briner
A.B. Holiman
W.L. Tucker
W.W. Jones
Malcolm Lawrence
Gordon Spivey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	401
U.S. Treasury securities	12	434
Oblig. of other U.S. Government agencies and corporations	14	291
Oblig. of States and political subdivisions	10	938
Excess funds sold and sec. resell agreements	3	100
Loans, Net	28	970
Bank premises, furniture and fixtures	1	316
All other assets	2	218
TOTAL	76	668

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	823
Time deposits, ind., part., corp.	52	066
U.S. Gov't deposits		73
Deposits of States and subdivisions	4	680
Certified and Officers' checks		286
Total Deposits	68	928
All other liabilities	1	569
Total Liabilities	70	497
Equity Capital		
Cap. (# sh. au. 132,000) (# sh. outst. 132,000)	1	320
Surplus		825
Undivided profits and capital reserve	4	026
Total equity capital	6	171
TOTAL	76	668

THE UNION BANK OF BENTON, BENTON

Population 17,437 Saline County
Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
Zip Code 72015
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Joe D. Powers Chairman of the Board & President
Jimmy V. Fincher ..... Ex. V. Pres.
Gary Sproul ..... Sr. V. Pres.
Mickey Taylor ..... V. Pres.
Mike Whaley ..... V. Pres.

*Designates Chief Executive Officer

Directors:

Ted Boswell
Hugh Bragg
Greg Brown
Henry Brown
Lilburn W. Carlisle
Jimmy V. Fincher
J.D. Harris
R.G. Kuerner
I.E. McCray, Jr.
Donald Miller
Joe D. Powers
Gary Sproul
J. Fred Walton, Jr.
John Young

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	978
U.S. Treasury securities	4	109
Oblig. of other U.S. Government agencies and corporations	5	142
Oblig. of States and political subdivisions	4	734
All other securities		21
Excess funds sold and sec. resell agreements	2	300
Loans, Net	36	069
Bank premises, furniture and fixtures	1	488
All other assets	1	831
TOTAL	59	672

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	958
Time deposits, ind., part., corp.	38	489
U.S. Gov't deposits		29
Deposits of States and subdivisions	4	785
Certified and Officers' checks		462
Total Deposits	53	723
Excess funds purchased and sec. repurchase agreements		85
All other liabilities	1	036
Total Liabilities	54	844
Equity Capital		
Cap. (# sh. au. 72,940.3) (# sh. outst. 72,940.3)		729
Surplus		857
Undivided profits and capital reserve	2	539
Total equity capital	4	125
Subordinated notes and debentures		703
TOTAL	59	672

BANK OF BENTONVILLE, BENTONVILLE

Population 8,756 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273-3331
Zip Code 72712
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 2; Outside City — 1

Principal Officers:

*Burton E. Stacy . . President/Director
John W. Fryer . . . . . Ex. V.P. & Cashier/Director
Tim Summers . . . . . V. Pres.
Don Walker . . . . . V. Pres.
David Short . . . . . V. Pres.
Fred Lookadoo . . . . . Trust Officer
Perry L. Bowen . . . . . V. Pres. & Branch Manager
Carl Cosand . . . . . V.P. & Trust Off.

Directors:

Sam Walton, Chm.
Jim Walton, V. Chm.
Clayton Little, Sec.
Edward F. Adair
George M. Billingsley
R.E. Buck
Max Burger
William H. Enfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	330
U.S. Treasury securities	7	577
Oblig. of other U.S. Government agencies and corporations	2	013
Oblig. of States and political subdivisions	11	609
Excess funds sold and sec. resell agreements	5	050
Loans, Net	58	096
Bank premises, furniture and fixtures	1	287
All other assets	3	039
TOTAL	93	001

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	742
Time deposits, ind., part., corp.	61	385
U.S. Gov't deposits		24
Deposits of States and subdivisions	8	541
Certified and Officers' checks		133
Total Deposits	84	825
All other liabilities	1	519
Total Liabilities	86	344
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 39,200)		980
Surplus	1	520
Undivided profits and capital reserve	4	157
Total equity capital	6	657
TOTAL	93	001

CITIZENS BANK, BENTONVILLE

Population 8,756 Benton County
Chartered December 16, 1968 P.O. Box 709 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert L. Smith ..... President
Lloyd T. Jones ..... Ex. V. Pres.
Johnnie J. Qualls .... V.P. & Cashier
Lawrence R. McCarroll ..... V. Pres.

Directors:

Lawrence P. Bolte
Wayne W. Carlson
Lawrence R. McCarroll
Wilson D. Powell
Cecil E. Shores
Robert L. Smith
Ralph C. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	715
U.S. Treasury securities		848
Oblig. of other U.S. Government agencies and corporations	1	489
Oblig. of States and political subdivisions	4	350
Loans, Net	22	303
Bank premises, furniture and fixtures		948
All other assets	1	515
TOTAL	34	168

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	584
Time deposits, ind., part., corp.	23	248
Deposits of States and subdivisions	2	679
Certified and Officers' checks		162
Total Deposits	30	673
Excess funds purchased and sec. repurchase agreements		600
All other liabilities		428
Total Liabilities	31	701
Equity Capital		
Capital (# sh. au. 65,000) (# sh. outst. 54,921)		549
Surplus		922
Undivided profits and capital reserve		996
Total equity capital	2	467
TOTAL	34	168

BANK OF BLEVINS, BLEVINS

Population 314 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	Directors:
P.C. Stephens ..... President	Harold Stephens
*Mike Stephens ... Ex. V.P. & Cashier	P.C. Stephens
Nell Stephens ..... Sr. V. Pres.	Nell Stephens
Harold Stephens ..... V. Pres.	Mike Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		432
U.S. Treasury securities .		747
Oblig. of other U.S. Government agencies and corporations	1	009
Oblig. of States and political subdivisions..		215
Excess funds sold and sec. resell agreements .		525
Loans, Net	3	291
Bank premises, furniture and fixtures		8
TOTAL	6	227

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	339
Time deposits, ind., part., corp.	3	779
Deposits of States and subdivisions		572
Certified and Officers' checks		16
Total Deposits	5	706
All other liabilities		3
Total Liabilities	5	709
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 8,050)		101
Surplus		150
Undivided profits and capital reserve		267
Total equity capital ...		518
TOTAL	6	227

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.A. Porter .....Chairman of Board
Earl L. McCarroll .....President
Lee A. Crowe .....Ex. V. Pres.
Alvin Huffman, III .....V. Pres.
R.G. Cox .....Cashier
Joe Churchill .....Asst. V. Pres.
Ralph M. Harmon .....Trust Officer
A.R. Raff .....Auditor

Directors:

Dale Briggs
Jerry Cohen
Glen Cook
George G. Hubbard, Jr.
Paul Hughes
Herbert Jones
Max Logan
Earl L. McCarroll
R.A. Porter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	5	024
U.S. Treasury securities	16	959
Oblig. of other U.S. Government agencies and corporations	18	272
Oblig. of States and political subdivisions	7	929
All other securities		75
Excess funds sold and sec. resell agreements		900
Loans, Net	17	937
Bank premises, furniture and fixtures		912
All other assets	1	748
TOTAL	69	756

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	412
Time deposits, ind., part., corp.	45	288
U.S. Gov't deposits		64
Deposits of States and subdivisions	8	218
All other deposits		105
Certified and Officers' checks		135
Total Deposits	62	222
All other liabilities	1	518
Total Liabilities	63	740
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	500
Undivided profits and capital reserve	3	516
Total equity capital	6	016
TOTAL	69	756

CITIZENS BANK, BOONEVILLE

Population 3,718 Logan County
Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
Zip Code 72927
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeral L. Hampton.....President
Bill Landrum .....Ex. V. Pres.
Boyce Skeets..... Sr. V. Pres.
Bill Mitchell.....V. Pres.
Joe Earp .....V. Pres.
Lee Strickland .....Asst. V. Pres.
Shirley Powell .....Asst. V. Pres.

Directors:

Jeral L. Hampton
Bill Landrum
H.L. Thomas, Jr.
Glen Fitzgerald
Robert E. Remy
Richard Lippard
A.B. Littlefield
Melvin R. Dunn
Billy D. Leslie

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	736
U.S. Treasury securities	1	786
Oblig. of other U.S. Government agencies and corporations	1	175
Oblig. of States and political subdivisions	7	834
Loans, Net	37	100
Bank premises, furniture and fixtures		501
All other assets	1	159
TOTAL	53	291

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	190
Time deposits, ind., part., corp.	39	909
U.S. Gov't deposits		119
Deposits of States and subdivisions	2	761
Certified and Officers' checks		339
Total Deposits	46	318
Excess funds purchased and sec. repurchase agreements	1	448
All other liabilities		870
Total Liabilities	48	636
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	655
Total equity capital	4	655
TOTAL	53	291

THE BANK OF BRADLEY, BRADLEY

Population 790 Lafayette County
Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
Zip Code 71826
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Lane Pierce ..... President
Carl Adams, Jr. ..... V. Pres.
Ann Darner ..... V.P. & Cashier
Billie Pierce ..... Asst. V. Pres.
J.B. Works ..... Asst. Cashier
Elizabeth C. Hamner .. Asst. Cashier

Directors:

G.E. Crabtree
Randy Griffing
Lane Pierce

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		302
U.S. Treasury securities		400
Oblig. of other U.S. Government agencies and corporations	2	192
Oblig. of States and political subdivisions		434
Excess funds sold and sec. resell agreements		750
Loans, Net	4	806
Bank premises, furniture and fixtures		63
All other assets		29
TOTAL	8	976

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	224
Time deposits, ind., part., corp.	5	888
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	086
Certified and Officers' checks		32
Total Deposits	8	239
All other liabilities		10
Total Liabilities	8	249
Equity Capital		
Capital (# sh. au. 11,000) (# sh. outst. 10,000)		100
Surplus		475
Undivided profits and capital reserve		152
Total equity capital		727
TOTAL	8	976

BANK OF BRINKLEY, BRINKLEY

Population 4,909 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

A.L. Rusher ..... Chairman
*A.H. Rusher ..... President
Gus Rusher ..... Ex. V. Pres.
Harold Hardwick ..... V. Pres.
Mildred Dickson ..... Cashier

Directors:

A.L. Rusher
A.H. Rusher
Gus Rusher
Don Fuller
Lambert Dial
S.A. McKnight
Jimmy Carroll, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	090
U.S. Treasury securities		699
Oblig. of other U.S. Government agencies and corporations	7	982
Oblig. of States and political subdivisions	5	464
All other securities		400
Excess funds sold and sec. resell agreements		800
Loans, Net	16	758
Bank premises, furniture and fixtures		518
All other assets		942
TOTAL	35	653

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	493
Time deposits, ind., part., corp.	24	034
U.S. Gov't deposits		23
Deposits of States and subdivisions	1	996
Certified and Officers' checks		139
Total Deposits	31	685
All other liabilities		534
Total Liabilities	32	219
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	400
Undivided profits and capital reserve	1	434
Total equity capital	3	434
TOTAL	35	653

BANK OF CABOT, CABOT

Population 4,806 Lonoke County
Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James M. Park ..... President
Joe W. Park ..... V.P. & Cashier
William E. Williams ..... V. Pres.
Jaunita C. Morden ..... V. Pres.
James Fred Campbell ..... V. Pres.
Oleta R. Kinder ..... Auditor

Directors:

Howell M. Thompson, Chair.
W.T. Barnwell
A.M. Feiand, III
Charles L. George
Austin R. Leeds
Jack M. Lowman
James M. Park
Joe W. Park
Gerald H. Shock
Charles R. Templeton
William E. Williams
H.A. Whitley, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	778
U.S. Treasury securities	3	499
Oblig. of other U.S. Government agencies and corporations	4	090
Oblig. of States and political subdivisions	5	884
All other securities		270
Excess funds sold and sec. resell agreements	3	000
Loans, Net	25	631
Bank premises, furniture and fixtures		945
All other assets	1	636
TOTAL	47	733

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	880
Time deposits, ind., part., corp.	32	996
U.S. Gov't deposits		141
Deposits of States and subdivisions	2	213
Certified and Officers' checks		143
Total Deposits	42	373
Excess funds purchased and sec. repurchase agreements		578
All other liabilities	1	023
Total Liabilities	43	974
Equity Capital		
Capital (# sh. au. 25,000) (# sh. outst. 25,000)		625
Surplus	1	100
Undivided profits and capital reserve	1	734
Total equity capital	3	459
Subordinated notes and debentures		300
TOTAL	47	733

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,046 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*H. Davey Wyatt .....President
Gaye Copp .....Chairman of Board
Paul W. Seay.....V. Pres.
Danny Moser .....V. Pres
Boyce Hicks .....Asst. V. Pres
Mondalyn Caldwell ....Asst. Cashier
Joann Farmer ..Administrative Asst.

Directors:

H. Davey Wyatt
Gaye Copp
Paul W. Seay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		645
U.S. Treasury securities	4	844
Oblig. of other U.S. Government agencies and corporations		893
Oblig. of States and political subdivisions	3	295
Excess funds sold and sec. resell agreements	1	500
Loans, Net	5	422
Bank premises, furniture and fixtures		274
All other assets		49
TOTAL	16	922

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	791
Time deposits, ind., part., corp.	11	494
U.S. Gov't deposits		24
Deposits of States and subdivisions		722
Certified and Officers' checks		64
Total Deposits	15	095
Excess funds purchased and sec. repurchase agreements		161
All other liabilities		5
Total Liabilities	15	261
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		400
Undivided profits and capital reserve	1	011
Total equity capital	1	661
TOTAL	16	922

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 15,356 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701
Number of Branches: Inside City — 3; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*B.J. Ford .....Chmn. & President
T. Ladd Jameson .....Exec. V.P.
Billy G. Wright .....Sr. Vice Pres.
H. Tedford Burnett, Jr ....Vice Pres. and Cashier

*Designates Chief Executive Officer

Directors:

Harry F. Barnes
B.J. Ford
Roy Ledbetter
T. Ladd Jameson
Ray Parham
Emmette Parham
Katherine Patton
Roy B. Walton
W.R. Holleman
E.L. Harrison

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	350
U.S. Treasury securities	3	251
Oblig. of other U.S. Government agencies and corporations	5	464
Oblig. of States and political subdivisions	8	682
All other securities		75
Excess funds sold and sec. resell agreements		900
Loans, Net	25	373
Bank premises, furniture and fixtures		807
All other assets		885
TOTAL	47	787

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	293
Time deposits, ind., part., corp.	29	754
U.S. Gov't deposits		105
Deposits of States and subdivisions	2	267
All other deposits		16
Certified and Officers' checks		652
Total Deposits	43	087
All other liabilities		892
Total Liabilities	43	979
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	1	808
Total equity capital	3	808
TOTAL	47	787

CARAWAY BANK, CARAWAY

Population 1,165 Craighead County
Chartered November 29, 1962 P.O. Box 39 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David ..... Chmn. of Board
J.R. David, Jr. ..... President
Douglas Bradley ..... Vice Pres.
Jean Goodman ..... Vice Pres.
Gundel David Martin ..... Asst. V.P.
Deborah David Taylor .... Asst. V.P.

Directors:

Amos David
J.R. David, Jr.
Douglas Bradley
Mildred David
Lee David

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		723
U.S. Treasury securities		718
Oblig. of other U.S. Government agencies and corporations		160
Oblig. of States and political subdivisions	1	318
All other securities		9
Excess funds sold and sec. resell agreements	1	450
Loans, Net	3	872
Bank premises, furniture and fixtures		143
TOTAL	8	393

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	645
Time deposits, ind., part., corp.	4	933
U.S. Gov't deposits		1
Deposits of States and subdivisions		948
All other deposits		9
Certified and Officers' checks		6
Total Deposits	7	542
Total Liabilities	7	542
Equity Capital		
Capital (# sh. au. 10,080) (# sh. outst. 10,080)		252
Surplus		100
Undivided profits and capital reserve		499
Total equity capital		851
TOTAL	8	393

CITIZENS BANK & TRUST, CARLISLE

Population 2,567 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*M.S. Woodruff ..... Pres. & Asst. Trust Officer
Bill J. Shoup Sr. V.P. & Security Off.
Laverne Caldwell .... V.P. & Cashier
Hallie Hazelwood ..... Asst. Cashier
Barbara Felts ..... Asst. Cashier
Vicki Jennings ... Loan Oper. Officer
M. Gaines Young, Jr. .. Trust Officer
Bobbie Jean Pryor .. Asst. Trust Off.

Directors:

M.S. Woodruff, Chairman
Clifford Bennett
Dr. J.F. Gartman
C.W. Harper
Charles Hunt
Bill Shoup
M. Gaines Young, Jr.
F.M. Perkins, Advisory Member

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	173
U.S. Treasury securities	4	523
Oblig. of other U.S. Government agencies and corporations	3	998
Oblig. of States and political subdivisions	5	796
Excess funds sold and sec. resell agreements		200
Loans, Net	14	493
Bank premises, furniture and fixtures		334
All other assets	1	092
TOTAL	31	609

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	374
Time deposits, ind., part., corp.	22	368
U.S. Gov't deposits		116
Deposits of States and subdivisions	1	089
Certified and Officers' checks		55
Total Deposits	28	002
All other liabilities		596
Total Liabilities	28	598
Equity Capital		
Capital (# sh. au. 39,000) (# sh. outst. 39,000)		975
Surplus		525
Undivided profits and capital reserve	1	511
Total equity capital	3	011
TOTAL	31	609

BANK OF CAVE CITY, CAVE CITY

Population 1,634 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
Zip Code 72521
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Eagle Street .....Chmn. & President
James M. Street ....Exec. Vice Pres.
James E. Street.....Vice President
Eugene Street .....Vice President
Clifton Crabtree.....V.P. & Cashier

Directors:

Eagle Street
Eugene Street
James E. Street
Clifton Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		622
U.S. Treasury securities		761
Oblig. of other U.S. Government agencies and corporations	1	454
Oblig. of States and political subdivisions	2	540
Loans, Net	9	866
Bank premises, furniture and fixtures		122
All other assets		398
TOTAL	15	763

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	422
Time deposits, ind., part., corp.	10	608
U.S. Gov't deposits		1
Deposits of States and subdivisions		815
Certified and Officers' checks		76
Total Deposits	13	922
Excess funds purchased and sec. repurchase agreements		200
All other liabilities		243
Total Liabilities	14	365
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		898
Total equity capital	1	398
TOTAL	15	763

AMERICAN STATE BANK, CHARLESTON

Population 1,761 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — One; Outside City — None

Principal Officers:

*Joe S. Hiatt .....Chmn. & Pres.
Clyde L. Hiatt .....Sr. Vice Pres.
Michael F. Flynn .....Exec. V.P.
Margie Hiatt .....Vice Pres.
Sherman Hiatt .....Cashier
Doris Moore .....Asst. Cashier
Louise Yarbrough .....Asst. Cashier

Directors:

Joe S. Hiatt
Clyde L. Hiatt
Michael F. Flynn
Harold W. Jones
Joe O. Larkin
Troy Clark
John McDonald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		708
U.S. Treasury securities	1	702
Oblig. of other U.S. Government agencies and corporations	1	948
Oblig. of States and political subdivisions	3	746
Excess funds sold and sec. resell agreements		340
Loans, Net	13	683
Bank premises, furniture and fixtures		624
All other assets		646
TOTAL	23	397

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	268
Time deposits, ind., part., corp.	15	943
U.S. Gov't deposits		2
Deposits of States and subdivisions		767
All other deposits		4
Certified and Officers' checks		166
Total Deposits	19	150
Excess funds purchased and sec. repurchase agreements	1	368
All other liabilities		304
Total Liabilities	20	822
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus		700
Undivided profits and capital reserve	1	575
Total equity capital	2	575
TOTAL	23	397

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 Cross County
Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
Zip Code 72324
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*W.M. Smith, Jr.	President	W.M. Smith, Jr.
W.M. Smith, III	Vice Pres.	W.M. Smith, III
Emmett Milam	Vice Pres.	Emmett Milam
Yvonne Lace	Cashier	H.H. Beasley
Peggy Grubbs	Asst. Cashier	Edward Maddox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		471
U.S. Treasury securities		297
Oblig. of other U.S. Government agencies and corporations	1	695
Oblig. of States and political subdivisions	3	534
All other securities		8
Excess funds sold and sec. resell agreements		200
Loans, Net	8	756
Bank premises, furniture and fixtures		96
All other assets		104
TOTAL	15	161

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	862
Time deposits, ind., part., corp.	9	350
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	253
All other deposits		441
Certified and Officers' checks		28
Total Deposits	12	939
Excess funds purchased and sec. repurchase agreements		856
Total Liabilities	13	795
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		100
Surplus	1	200
Undivided profits and capital reserve		66
Total equity capital	1	366
TOTAL	15	161

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,361 Monroe County
Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Perry Lee.....President
James B. Sharp .....Chairman
Caroline B. Lyle .....Vice Pres.
Rheta Griffith.....Corp. Sec.

Directors:

James B. Sharp
J. Perry Lee
Caroline B. Lyle
Rheta Griffith
Paul McKay
Ellen Menard
Donald A. Davis
B.J. Hopson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		894
U.S. Treasury securities		397
Oblig. of other U.S. Government agencies and corporations	4	079
Oblig. of States and political subdivisions		886
Excess funds sold and sec. resell agreements		70
Loans, Net	7	187
Bank premises, furniture and fixtures		288
All other assets		419
TOTAL	14	220

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	226
Time deposits, ind., part., corp.	8	987
U.S. Gov't deposits		11
Deposits of States and subdivisions	1	371
Certified and Officers' checks		133
Total Deposits	12	728
All other liabilities		259
Total Liabilities	12	987
Equity Capital		
Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
Surplus		200
Undivided profits and capital reserve		683
Total equity capital	1	033
Subordinated notes and debentures		200
TOTAL	14	220

ARKANSAS STATE BANK, CLARKSVILLE

Population 5,237 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert C. Tyson ..... President
Thomas F. Roskahr ..... Vice Pres.
Betty L. Callahan .... V.P. & Cashier
Mary Pitts ..... Asst. Cashier

Directors:

Jefferson H. Haney, Chmn.
R.L. Thompson
Robert C. Tyson
Jim Dickerson
Harold Whitson
Armil Taylor
Guy P. Shirigley
H.E. Wharton
Dane Riggs

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	111
U.S. Treasury securities	2	799
Oblig. of other U.S. Government agencies and corporations	9	070
Oblig. of States and political subdivisions	6	004
Excess funds sold and sec. resell agreements	1	800
Loans, Net	10	212
Bank premises, furniture and fixtures		590
All other assets		753
TOTAL	32	339

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	804
Time deposits, ind., part., corp.	22	928
U.S. Gov't deposits		25
Deposits of States and subdivisions	1	142
All other deposits		72
Total Deposits	28	971
All other liabilities		460
Total Liabilities	29	431
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		120
Surplus		680
Undivided profits and capital reserve	1	858
Total equity capital	2	658
Subordinated notes and debentures		250
TOTAL	32	339

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 5,237 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 2 ; Outside City — None

Principal Officers:

*James C. East .....Chmn. of Board
J.A. McEntire III .....Vice Chmn.
Joe A. Woodson .....President
Ernest Lee White .....Sr. V.P.
James E. Brantley .....Sr. V.P.
Mary Lou Warren .....Vice Pres.
Robert C. Magee .....Vice Pres.
Nina Mason .....Cashier
Harold Johnson .....Asst. V.P.
Elmer G. Smith .....Asst. V.P. and Branch Mgr.
Rebecca Upton .....New Accts. Off.

Directors:

James C. East
J.A. McEntire III
Joe A. Woodson
Ernest Lee White
Robert C. Magee
Carolyn Qualls
J.T. White
Robert Hurley
Ted Riley
J.E. Lewis
Dayne Phillips
Bill Porter
Steven Morgan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	758
U.S. Treasury securities	2	196
Oblig. of other U.S. Government agencies and corporations	11	806
Oblig. of States and political subdivisions	6	445
All other securities		40
Excess funds sold and sec. resell agreements	1	850
Loans, Net	22	288
Bank premises, furniture and fixtures		778
All other assets		825
TOTAL	49	986

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	901
Time deposits, ind., part., corp.	36	395
U.S. Gov't deposits		283
Deposits of States and subdivisions	3	239
Certified and Officers' checks		125
Total Deposits	44	943
Excess funds purchased and sec. repurchase agreements		935
All other liabilities	1	000
Total Liabilities	46	878
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		500
Surplus	1	600
Undivided profits and capital reserve		408
Total equity capital	2	508
Subordinated notes and debentures		600
TOTAL	49	986

CLINTON STATE BANK, CLINTON

Population 1,284 Van Buren County
Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
Zip Code 72031
Number of Branches: Inside City — 1; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Howard Johnson.....Chairman
Jim S. Gowen .....President
Garner M. Johnson .....Sr. V.P.
Dyke Johnson .....Vice President
Thomas McKnight .....Cashier

Directors:

Paul Bone
Jim S. Gowen
Dyke Johnson
Garner Johnson
Howard Johnson
Mrs. Howard Johnson
John L. Johnson
Dickie Lefler
Roy Lefler, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	513
U.S. Treasury securities	6	714
Oblig. of other U.S. Government agencies and corporations	6	211
Oblig. of States and political subdivisions	8	121
Excess funds sold and sec. resell agreements	1	200
Loans, Net	25	511
Bank premises, furniture and fixtures		498
All other assets	1	330
TOTAL	53	098

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	537
Time deposits, ind., part., corp.	37	555
U.S. Gov't deposits		21
Deposits of States and subdivisions	1	983
Certified and Officers' checks		272
Total Deposits	47	368
Excess funds purchased and sec. repurchase agreements		365
All other liabilities		530
Total Liabilities	48	263
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	000
Undivided profits and capital reserve	3	435
Total equity capital	4	835
TOTAL	53	098

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 20,375 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032
Number of Branches: Inside City — 2; Outside City — 3
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

*James G. Williamson .....Chmn. of Board & Chief Exec. Officer
Thomas G. Wilson ...Chmn. Exec. Committee
B.J. Daugherty .....President
Louis E. Stell .....Exec. Vice President
Thomas E. Bentley, Jr.....Sr. V.P. & Cashier
Jack Humphrey .....Vice President
Richard P. Clark II .....V.P. & Trust Officer
John Stanton .....Asst. Vice President
Bruce Thornton .....Install. Loan Officer
Lou Burchfield .....Asst. Vice President
Brenda Hester .....Asst. Vice President
Wilma Hogan .....Asst. Vice President
Alvin Glen Ross .....Asst. Vice President
Ann H. Kirby .....Asst. Trust Officer
Joanne H. Barham .....Asst. Cashier
Kenny Evatt .....Asst Cashier
Mary Ann Freeman .....Asst. Cashier
Kay Reynolds .....Asst. Cashier
Burnell Terry.....Asst. Cashier

Directors:

William M. Clark
B.J. Daugherty
C. Joseph Giroir, Jr.
Alphonse M. Hiegel
J.W. McCracken
J.F. O'Kelley
Frank E. Robins III
Earl F. Rogers
Stanley Russ
M.M. Satterfield
Louise E. Stell
James G. Williamson
Thomas G. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	6	538
U.S. Treasury securities	13	150
Oblig. of other U.S. Government agencies and corporations	7	561
Oblig. of States and political subdivisions	13	380
All other securities	1	520
Excess funds sold and sec. resell agreements		500
Loans, Net	45	990
Bank premises, furniture and fixtures		995
All other assets	2	119
TOTAL	91	753

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	15	224
Time deposits, ind., part., corp.	54	093
U.S. Gov't deposits		5
Deposits of States and subdivisions	11	123
Certified and Officers' checks		406
Total Deposits	80	851
Excess funds purchased and sec. repurchase agreements		607
All other liabilities	1	491
Total Liabilities	82	949
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	2	500
Undivided profits and capital reserve	5	304
Total equity capital	8	804
TOTAL	91	753

THE CORNING BANK, CORNING

Population 3,650 Clay County
Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592
Zip Code 72422
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Mrs. Sam L. Manatt .....Chairman
*Sam L. Manatt, Jr. .....President
Jim Manatt .....Exec. V.P.
John Manatt .....Exec. V.P.
Sam Manatt III .....Exec. V.P.
Jim Vinson .....Sr. V.P. & Auditor
Donis Simpson .....Sr. V.P.
Louise Coleman .....Vice Pres.

Directors:

Mrs. Sam L. Manatt
Sam L. Manatt, Jr.
Jim Manatt
John Manatt
Sam Manatt, III
Donis Simpson
Louise Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	765
U.S. Treasury securities	2	186
Oblig. of States and political subdivisions	3	588
Loans, Net	24	500
Bank premises, furniture and fixtures		464
All other assets	1	976
TOTAL	35	479

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	935
Time deposits, ind., part., corp.	22	715
U.S. Gov't deposits		25
Deposits of States and subdivisions	1	013
All other deposits		50
Certified and Officers' checks		15
Total Deposits	31	753
All other liabilities		362
Total Liabilities	32	115
Equity Capital		
Capital (# sh. au. 15,000) (# sh. outst. 15,000)		375
Surplus	1	250
Undivided profits and capital reserve	1	568
Total equity capital	3	193
Subordinated notes and debentures		171
TOTAL	35	479

FIRST STATE BANK, CROSSETT

Population 6,706 Ashley County
Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131
Zip Code 71635
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Richard E. Griffin.....Chairman
*William D. Gaddy .....President
R.D. Harper.....Ex. V. Pres.
Cheryl Goodwin .....Cashier
Jeanie Parker.....Adm. Officer

Directors:

Charles Baxley
H.A. Etheridge, Jr.
Richard E. Griffin
R.D. Harper
James S. Nolley
C.E. Ripley
Donald R. Rodgers
Z.M. Stell
E.A. Tucker
T. Jack Walsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	495
U.S. Treasury securities		798
Oblig. of other U.S. Government agencies and corporations	1	807
Oblig. of States and political subdivisions	2	401
All other securities		3
Excess funds sold and sec. resell agreements		150
Loans, Net	10	996
Bank premises, furniture and fixtures		266
All other assets		531
TOTAL	18	447

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	625
Time deposits, ind., part., corp.	10	699
U.S. Gov't deposits		176
Deposits of States and subdivisions	2	461
Certified and Officers' checks		60
Total Deposits	17	021
All other liabilities		313
Total Liabilities	17	334
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)		400
Surplus		200
Undivided profits and capital reserve		513
Total equity capital	1	113
TOTAL	18	447

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yeli County
Chartered October 3, 1930 P.O. Box 68 Telephone Number 495-2236
Zip Code 72833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Ed Chambers, Jr. ....President
Edward J. Taylor .....Sr. V. Pres.
Bobby Ramey .....V.P. & Cashier
Elouise Laurie .....V. Pres.
Paul Willett .....V. Pres.
Jerry Smith .....V. Pres.
Odean Parker .....A. V. Pres.

Directors:

John Ed Chambers, Jr.
John Ed Chambers, III
Mike Cornwell
Lloyd R. George
Fay Mathis
Todd Sanders
Charles Sloan
Edward J. Taylor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	365
U.S. Treasury securities	3	088
Oblig. of other U.S. Government agencies and corporations	3	813
Oblig. of States and political subdivisions	7	992
Excess funds sold and sec. resell agreements	5	200
Loans, Net	25	303
Bank premises, furniture and fixtures		320
All other assets	1	463
TOTAL	48	544

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	386
Time deposits, ind., part., corp.	36	027
U.S. Gov't deposits		7
Deposits of States and subdivisions	2	425
Certified and Officers' checks		97
Total Deposits	41	942
Excess funds purchased and sec. repurchase agreements	1	610
All other liabilities		732
Total Liabilities	44	284
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus	1	750
Undivided profits and capital reserve	2	260
Total equity capital	4	260
TOTAL	48	544

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,621 Yell County
Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl H. Holt ..... President
Neil Barfield ..... Ex. V. Pres.
L. Steven Ross ..... V. Pres.
Dorthy Geibe ..... Cashier
Judy Elliott ..... Asst. V. Pres.
Nancy Moore ..... Asst. V. Pres.
Connie Stone ..... Asst. V. Pres.

Directors:

Carl H. Holt
Neil Barfield
L. Steven Ross
Rosemary Holt
Dr. Gilroy S. Cornwell
James R. Ford
Dennis James
John Harris

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		575
U.S. Treasury securities		799
Oblig. of other U.S. Government agencies and corporations		498
Oblig. of States and political subdivisions		850
Excess funds sold and sec. resell agreements		500
Loans, Net	11	459
Bank premises, furniture and fixtures		489
All other assets		443
TOTAL	15	613

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	131
Time deposits, ind., part., corp.	9	557
U.S. Gov't deposits		14
Deposits of States and subdivisions	1	705
Certified and Officers' checks		86
Total Deposits	13	493
Excess funds purchased and sec. repurchase agreements		713
All other liabilities		264
Total Liabilities	14	470
Equity Capital		
Capital (# sh. au. 32,852) (# sh. outst. 32,852)		329
Surplus		421
Undivided profits and capital reserve		143
Total equity capital		893
Subordinated notes and debentures		250
TOTAL	15	613

BANK OF DARDANELLE, DARDANELLE

Population 3,621 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*H.M. Orsburn ..... President
Noel VanDover ..... V. Pres.
V.E. Lambert ..... V. Pres.
Janelle Parker ..... Cashier
Janetta Jay ..... Asst. Cashier

Directors:

L.R. Berryhill
Fanny B. George
John L. Hamilton
Evelyn H. Jones
H.M. Orsburn
Noel VanDover
Jimmy Wallis
Billy B. Woodson
Bill K. Berry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	506
U.S. Treasury securities	5	711
Oblig. of other U.S. Government agencies and corporations	4	800
Oblig. of States and political subdivisions	1	225
Excess funds sold and sec. resell agreements	1	800
Loans, Net	14	832
Bank premises, furniture and fixtures		638
All other assets		663
TOTAL	31	175

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	029
Time deposits, ind., part., corp.	22	436
U.S. Gov't deposits		23
Deposits of States and subdivisions	1	797
Certified and Officers' checks		46
Total Deposits	27	331
Excess funds purchased and sec. repurchase agreements		449
All other liabilities		521
Total Liabilities	28	301
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		225
Undivided profits and capital reserve	2	249
Total equity capital	2	674
Subordinated notes and debentures		200
TOTAL	31	175

DECATUR STATE BANK, DECATUR

Population 1,034 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Vernon Austin .....President
Mary M. Kirby ...Sr. V.P. & Cashier
Wanda R. Tormey .....Vice Pres.
Bill Montgomery .....Asst. Cashier

Directors:

Lloyd E. Peterson,
Chairman of Board
Dorothy Mae Peterson
L. Victor Evans
Richard E. Wilmoth
James T. Hudson
Dr. E.N. McCollum
Harold M. Lee
Tom M. Edmiston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	149
Oblig. of other U.S. Government agencies and corporations		454
Oblig. of States and political subdivisions	1	587
Excess funds sold and sec. resell agreements		900
Loans, Net	9	549
Bank premises, furniture and fixtures		539
TOTAL	14	178

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	141
Time deposits, ind., part., corp.	8	703
Deposits of States and subdivisions		555
Certified and Officers' checks		92
Total Deposits	12	491
All other liabilities		36
Total Liabilities	12	527
Equity Capital		
Capital (# sh. au. 7,000) (# sh. outst. 7,000)		350
Surplus		350
Undivided profits and capital reserve		951
Total equity capital	1	651
TOTAL	14	178

BANK OF DELIGHT, DELIGHT

Population 439 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Cecil E. Johnson, Jr. . Chm. of Board
*Olen Hendrix ..... President
Darwin Hendrix ..... Ex. V. Pres.
Gus Wingfield ..... V. Pres.
Clib May ..... V. Pres.
Edna Johnson ..... Cashier
Jan Mitchell ..... Asst. Cashier

Directors:

Cecil E. Johnson, Jr.
Buford Hendrix
Darwin Hendrix
Olen Hendrix
Clib May
Ludis Rhodes
Alvis Stokes
Gus Wingfield
Clarence Anthony

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		496
U.S. Treasury securities	2	328
Oblig. of other U.S. Government agencies and corporations		599
Oblig. of States and political subdivisions	1	274
All other securities		21
Excess funds sold and sec. resell agreements		750
Loans, Net	7	724
Bank premises, furniture and fixtures		118
All other assets		40
TOTAL	13	350

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	161
Time deposits, ind., part., corp.	10	000
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	016
Certified and Officers' checks		11
Total Deposits	12	190
All other liabilities		18
Total Liabilities	12	208
Equity Capital		
Capital (# sh. au. 6,250) (# sh. outst. 6,250)		156
Surplus		600
Undivided profits and capital reserve		386
Total equity capital	1	142
TOTAL	13	350

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,594 Sevier County
Chartered August 26, 1974 P.O. Box 970 Telephone Number 642-4423
Zip Code 71832
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cole Martin .....President & CEO
Robert Card .....Sr. V.P. & Cashier

Directors:

Cole Martin
Coy Wiles
Dennis Smiley
O.E. Suttle
Don Stemple
Lou Gray
R.S. Harris
William Hodge

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	751
U.S. Treasury securities	1	878
Oblig. of other U.S. Government agencies and corporations	1	024
Oblig. of States and political subdivisions		823
All other securities		100
Excess funds sold and sec. resell agreements		200
Loans, Net	8	872
Bank premises, furniture and fixtures		442
All other assets		503
TOTAL	15	593

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	992
Time deposits, ind., part., corp.	10	469
U.S. Gov't deposits		60
Deposits of States and subdivisions	1	164
Certified and Officers' checks		435
Total Deposits	14	120
All other liabilities		246
Total Liabilities	14	366
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		400
Undivided profits and capital reserve		447
Total equity capital	1	147
Subordinated notes and debentures		80
TOTAL	15	593

DERMOTT STATE BANK, DERMOTT

Population 4,731 Chicot County
Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John W. Baxter ..... President
*James S. Suitt ..... Ex. V. Pres.
Clarence Horton ..... Sr. V. Pres. & Trust Officer
Frank Henry, Jr. ..... V. Pres.
Mrs. Frances Spratlin ..... V. Pres.
Mrs. Wydelle Clark ..... Cashier
Mrs. June Farrell ..... Asst. Cashier
Mrs. Rebecca Jenkins .. Asst. Cashier

Directors:

John M. Arnn
John M. Baxter
W.A. Baxter
E. Lephiew Dennington
R.H. Dennington
Frank Henry, Jr.
Clarence Horton
Bernard Levi
Lawrence W. Levi
Swan B. Moss, Jr.
Robert H. Rasco
James S. Suitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		720
U.S. Treasury securities	2	296
Oblig. of other U.S. Government agencies and corporations	2	882
Oblig. of States and political subdivisions	2	575
All other securities		160
Loans, Net	5	672
Bank premises, furniture and fixtures		315
All other assets		11
TOTAL	14	631

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	696
Time deposits, ind., part., corp.	8	744
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	205
Certified and Officers' checks		44
Total Deposits	12	691
Excess funds purchased and sec. repurchase agreements		100
All other liabilities		42
Total Liabilities	12	833
Equity Capital		
Capital (# sh. au. 18,000) (# sh. outst. 18,000)		450
Surplus		550
Undivided profits and capital reserve		798
Total equity capital	1	798
TOTAL	14	631

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,731 Chicot County
Chartered October 15, 1976 P.O. Box 0 Telephone Number 538-3221
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Tom Grumbles .....President
Mary K. Tucker .....Ex. V. Pres.
Rex Vaughn.....V. Pres.

Directors:

William Bulloch
Bill Courtney
Don L. Elfing
Robert Gibson
Tom Grumbles
Leonard Hampson
Don Scott
H.W. Thomas, MD
Mary K. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		599
U.S. Treasury securities	1	928
Oblig. of other U.S. Government agencies and corporations		402
Oblig. of States and political subdivisions	1	787
All other securities		26
Excess funds sold and sec. resell agreements		400
Loans, Net	8	431
Bank premises, furniture and fixtures		177
All other assets		273
TOTAL	14	023

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	082
Time deposits, ind., part., corp.	8	543
U.S. Gov't deposits		5
Deposits of States and subdivisions		695
All other deposits		174
Certified and Officers' checks		75
Total Deposits	12	574
Excess funds purchased and sec. repurchase agreements		65
All other liabilities		252
Total Liabilities	12	891
Equity Capital		
Capital (# sh. au. 18,750) (# sh. outst. 15,000)		150
Surplus		600
Undivided profits and capital reserve		382
Total equity capital	1	132
TOTAL	14	023

FARMERS & MERCHANTS BANK, DES ARC

Population 2,021 Prairie County
Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
Zip Code 72040
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sherod S. White .....President
William A. Lindsay, Jr.....V. Pres.
Dora M. Holloway .....Cashier
Elsie Garth .....Asst. Cashier
Betty Hunt .....Asst. Cashier
Faye Smith .....Sec. to Board

Directors:

S.R. Nichols, Chairman
G.P. Mullen, V. Chm.
R.L. Morton
J.E. Berry
Guyman Devore
Willis Eddins
W.A. Lindsay, Jr.
H.L. Nichols
J.F. Orsi, Jr.
O.L. Simmons
S.S. White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		893
U.S. Treasury securities	1	599
Oblig. of other U.S. Government agencies and corporations	4	002
Oblig. of States and political subdivisions	8	158
Loans, Net	7	845
Bank premises, furniture and fixtures		122
All other assets		634
TOTAL	23	253

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	519
Time deposits, ind., part., corp.	14	894
U.S. Gov't deposits		38
Deposits of States and subdivisions	1	197
All other deposits		107
Certified and Officers' checks		103
Total Deposits	18	858
All other liabilities		350
Total Liabilities	19	208
Equity Capital		
Capital (# sh. au. 58,564) (# sh. outst. 58,564)		586
Surplus	1	100
Undivided profits and capital reserve	2	359
Total equity capital	4	045
TOTAL	23	253

DeWITT BANK & TRUST COMPANY, DeWITT

Population 3,928 Arkansas County
Chartered March 1, 1929 P.O. Drawer 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Elmer A. Ferguson ..... Chairman of the Board
Julian Brown ..... Vice Chairman of the Board
*B. Gene Staton ..... President
T.F. Hudson ..... Sr. V.P. & Cashier
Dale K. Bennett ..... Vice Pres.
Frank Ellis, Jr. ..... Vice Pres. and Sr. Trust Officer

Directors:

W.H. Botts
Julian Brown
E.E. Denman
Ray D. Dickson
Elmer A. Ferguson
F.A. O'Daniel
Charles W. Rasco, III
Nancy F. Rasco
B. Gene Staton
Jack Whitmore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	819
U.S. Treasury securities	1	141
Oblig. of other U.S. Government agencies and corporations	4	058
Oblig. of States and political subdivisions	8	083
All other securities	8	481
Excess funds sold and sec. resell agreements	2	625
Loans, Net	13	851
Bank premises, furniture and fixtures		903
All other assets		866
TOTAL	41	827

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	443
Time deposits, ind., part., corp.	26	772
U.S. Gov't deposits		41
Deposits of States and subdivisions	2	147
Certified and Officers' checks		179
Total Deposits	34	582
All other liabilities		921
Total Liabilities	35	503
Equity Capital		
Capital (# sh. au. 18,000) (# sh. outst. 18,000)		450
Surplus	1	550
Undivided profits and capital reserve	4	324
Total equity capital	6	324
TOTAL	41	827

PEOPLES BANK, DIERKS

Population 1,249 Howard County
Chartered November 17, 1970 P.O. Box 123 Telephone Number 286-2121
Zip Code 71833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Flynn Justus ..... Vice Chairman
Jerry Jacobs ..... President
Sammye Winton ..... Vice Pres.
Beth Cox ..... Cashier & V.P.
C.E. Hendrix, Jr. ..... Vice Pres.

Directors:

John H. Hendrix
Flynn Justus
Jerry Jacobs
C.E. Hendrix, Jr.
Reese D. Kirby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		966
U.S. Treasury securities	1	998
Oblig. of States and political subdivisions	2	056
Loans, Net	13	229
Bank premises, furniture and fixtures		166
All other assets		441
TOTAL	18	856

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	481
Time deposits, ind., part., corp.	12	845
U.S. Gov't deposits		30
Deposits of States and subdivisions	1	044
Certified and Officers' checks		37
Total Deposits	16	437
Total Liabilities	16	437
Equity Capital		
Capital (# sh. au. 5,400) (# sh. outst. 5,400)		135
Surplus	1	865
Undivided profits and capital reserve		419
Total equity capital	2	419
TOTAL	18	856

BANK OF DOVER, DOVER

Population 948 Pope County
Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Tom Hargis . . . . . President
Joyce Churchill . . . . . Asst. V.P.
Mary Martin . . . . . Asst. V.P.
Kennith Adams . . . . . London Branch Manager

Directors:

T.C. Campbell
Standford Lee
David R. Bewley
Bill Harms
Tom Hargis
Richard Mobley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	324
U.S. Treasury securities	1	597
Oblig. of other U.S. Government agencies and corporations	1	904
Oblig. of States and political subdivisions	1	872
Excess funds sold and sec. resell agreements		100
Loans, Net	9	975
Bank premises, furniture and fixtures		380
All other assets		449
TOTAL	17	601

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	891
Time deposits, ind., part., corp.	12	053
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	399
All other deposits		136
Certified and Officers' checks		99
Total Deposits	15	580
Excess funds purchased and sec. repurchase agreements		69
All other liabilities		317
Total Liabilities	15	966
Equity Capital		
Capital (# sh. au. 9,200) (# sh. outst. 9,200)		230
Surplus		700
Undivided profits and capital reserve		605
Total equity capital	1	535
Subordinated notes and debentures		100
TOTAL	17	601

DUMAS STATE BANK, DUMAS

Population 6,091 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James R. Hall ..... President
Anita Grimes ..... Cashier
Thomas F. Jones, Jr. .... Installment Loan Officer

Directors:

James R. Hall, Chairman
Merle Peterson
William F. Teeter
Dr. Howard R. Harris
Dorothy Moore
Herman Vickers
William A. West
M.E. McDonald
L. David Stubbs
A.O. French, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		450
U.S. Treasury securities		300
Oblig. of other U.S. Government agencies and corporations	2	477
Oblig. of States and political subdivisions		862
Excess funds sold and sec. resell agreements		600
Loans, Net	4	532
Bank premises, furniture and fixtures		302
All other assets		294
TOTAL	9	817

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	609
Time deposits, ind., part., corp.	5	960
Deposits of States and subdivisions		976
Certified and Officers' checks		53
Total Deposits	8	598
All other liabilities		178
Total Liabilities	8	776
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		300
Undivided profits and capital reserve		441
Total equity capital	1	041
TOTAL	9	817

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 Desha County
Chartered May 9, 1909 P.O. Box D Telephone Number 382-4311
Zip Code 71639
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Claud T. Frank .....Pres. & Chmn. of Board
David J. Garrett .....Exec. V.P. & Cashier
Loral M. Adcock .....Sr. Vice President
J. Michael Jones .....V.P. & Trust Officer
Gloria M. Daniel ..Asst. V.P., Asst. Trust Off.
Lugean Zieman .....Asst. V.P. & Auditor
Rondy J. Lee .....Asst. V.P.
Dwayne R. Snyder.....Asst. V.P.
Marie Tucker.....Asst. V.P. & Branch Mgr.
Glenda Owen .....Asst. Cashier
Essie Stahl .....Asst. Cashier
Sharon Cantrell .....Asst. Cashier

Directors:

Loral Adcock
Robert Adcock
J.E. Allmon, Jr.
Charles H. Dante
Claud T. Frank
Edgar C. Gannaway
Marion S. Gill
Harold L. Jones
Clifton L. Meador
David O. Porter III
Glynn A. Puryear
Thomas F. Shea

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	837
U.S. Treasury securities	3	465
Oblig. of other U.S. Government agencies and corporations	4	458
Oblig. of States and political subdivisions	6	518
All other securities		200
Excess funds sold and sec. resell agreements	1	100
Loans, Net	13	782
Bank premises, furniture and fixtures		369
All other assets	1	126
TOTAL	32	855

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	899
Time deposits, ind., part., corp.	20	694
U.S. Gov't deposits		26
Deposits of States and subdivisions	2	253
Certified and Officers' checks		233
Total Deposits	27	105
Excess funds purchased and sec. repurchase agreements		967
All other liabilities		726
Total Liabilities	28	798
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	057
Total equity capital	4	057
TOTAL	32	855

EARLE STATE BANK, EARLE

Population 3,517 Crittenden County
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613
Zip Code 72331
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.E. Brooks ..... President
Mary E. Davis ..... V.P. & Cashier
John Ed Gregson ..... Vice President
Wanda S. Armstrong .. Asst. Cashier
Iris V. Cole ..... Asst. Cashier
Chris Lehman ..... Vice Pres. & Crawfordsville Branch Mgr.

Directors:

J.W. Young
J.E. Brooks
C.E. Morrison, Jr.
W.P. Morrison
Richard C.Twist
David S. Wallace
James H. Taylor, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	197
U.S. Treasury securities	2	011
Oblig. of other U.S. Government agencies and corporations	3	735
Oblig. of States and political subdivisions	3	716
Excess funds sold and sec. resell agreements	1	500
Loans, Net	10	923
Bank premises, furniture and fixtures		383
All other assets		21
TOTAL	23	486

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	899
Time deposits, ind., part., corp.	15	238
U.S. Gov't deposits		37
Deposits of States and subdivisions	1	686
Certified and Officers' checks		168
Total Deposits	21	028
Total Liabilities	21	028
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 50,000)		500
Surplus	1	000
Undivided profits and capital reserve		958
Total equity capital	2	458
TOTAL	23	486

THE DELTA STATE BANK, ELAINE

Population 991 Phillips County
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397
Zip Code 72333
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	Directors:
*Mary Louise Demoret Jones ...Pres. and Cashier	Mary Louise Demoret Jones
Lamar Marks .....Secretary	Esley E. Johnson, Sr.
	Lamar Marks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	378
Oblig. of other U.S. Government agencies and corporations		702
Oblig. of States and political subdivisions		15
Excess funds sold and sec. resell agreements		100
Loans, Net		396
Bank premises, furniture and fixtures		14
All other assets		16
TOTAL	2	621

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	085
U.S. Gov't deposits		1
Deposits of States and subdivisions		660
Certified and Officers' checks		4
Total Deposits	1	750
Total Liabilities	1	750
Equity Capital		
Capital (# sh. au. 1,600) (# sh. outst. 1,600)		40
Surplus		80
Undivided profits and capital reserve		751
Total equity capital		871
TOTAL	2	621

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 26,685 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71730
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

Edward Hurley .....Chairman
*J. Thomas May.....President
Doris Cawvey .....Vice Pres.
Ken Goudy.....Vice Pres.
Carolyn Beavers .....Asst. V.P.
Glenn Rambin.....Asst. V.P.
Steve Leverette .....Sr. Vice Pres.
Gary R. Miller.....V.P. & Cashier
James H. Ludwig .....Vice Pres.
Yvonne Eudy .....Asst. V.P.
Bonnie Hogan.....Marketing Dir.
Tandy Menefee .....Vice Pres.

Directors:

Bruce Anthony
Dr. Carey E. Clark
James W. Garison
George R. Haefner
Edward Hurley
D.R. James, Jr.
J. Thomas May
Charles Thomas
John W. Tlapek
Dr. John R. Williamson
Cliff Wright
Jerry Young

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	5	498
U.S. Treasury securities	2	008
Oblig. of other U.S. Government agencies and corporations	3	754
Oblig. of States and political subdivisions	7	766
All other securities		900
Excess funds sold and sec. resell agreements	2	750
Loans, Net	34	474
Bank premises, furniture and fixtures	1	117
All other assets	1	329
TOTAL	59	596

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	148
Time deposits, ind., part., corp.	38	528
U.S. Gov't deposits		83
Deposits of States and subdivisions	3	113
All other deposits		38
Certified and Officers' checks		151
Total Deposits	53	061
Excess funds purchased and sec. repurchase agreements		209
All other liabilities	1	627
Total Liabilities	54	897
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	199
Total equity capital	4	199
Subordinated notes and debentures		500
TOTAL	59	596

BANK OF ELKINS, ELKINS

Population 601 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — 1

Principal Officers:

John A. Bunch, Sr. ..... Chairman
*Joel L. Bunch ..... President
Joyce R. Bunch ..... EVP & Cashier
Tom Mathias ..... Vice Pres.
Margie Eaton ..... Asst. Cashier
Linda Baxter ..... Auditor

Directors:

John A. Bunch, Sr.
Joyce R. Bunch
Joel L. Bunch
J. E. Bunch
David Malone

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		484
U.S. Treasury securities	3	192
Oblig. of other U.S. Government agencies and corporations	2	612
Oblig. of States and political subdivisions		772
All other securities		88
Loans, Net	5	729
Bank premises, furniture and fixtures		174
All other assets		414
TOTAL	13	465

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	554
Time deposits, ind., part., corp.	9	567
U.S. Gov't deposits		8
Deposits of States and subdivisions		598
Certified and Officers' checks		100
Total Deposits	11	827
Excess funds purchased and sec. repurchase agreements		431
All other liabilities		106
Total Liabilities	12	364
Equity Capital		
Capital (# sh. au. 12,500) (# sh. outst. 10,000)		250
Surplus		500
Undivided profits and capital reserve		351
Total equity capital	1	101
TOTAL	13	465

BANK OF ENGLAND, ENGLAND

Population 3,081 Lonoke County
Chartered August 23, 1898 P.O. Box 70 Telephone Number 842-2555
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Seth Boles, Jr. . . . . President
Otha E. Frizzell . . . . . Cashier
Gary R. Canada, Sr. . . . Asst. Cashier
Wilma J. Darling . . . . . Asst. Cashier
Clara L. Newton . . . . . Asst. Cashier

Directors:

Seth Boles, Jr.
Otha E. Frizzell
Gary R. Canada, Sr.
Thomas O. Murchison, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		594
U.S. Treasury securities		898
Oblig. of other U.S. Government agencies and corporations		698
Oblig. of States and political subdivisions	1	607
Excess funds sold and sec. resell agreements	1	000
Loans, Net	5	064
All other assets		8
TOTAL	9	869

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	780
Time deposits, ind., part., corp.	5	493
Deposits of States and subdivisions		128
Certified and Officers' checks		4
Total Deposits	8	405
Total Liabilities	8	405
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		750
Undivided profits and capital reserve		614
Total equity capital	1	464
TOTAL	9	869

THE CITIZENS BANK, ENGLAND

Population 3,081 Lonoke County
Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Lois Rutherford .....Co-Chairman
*Carroll Leonard, Jr. .....President
Ben M. Perkins .....V.P. & Cashier
Charlene Black .....Asst. Cashier

Directors:

Ben Morris
Lois Rutherford
Carroll Leonard, Jr.
Ben M. Perkins
John Gann

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	095
U.S. Treasury securities	5	665
Oblig. of States and political subdivisions	1	226
Excess funds sold and sec. resell agreements	1	000
Loans, Net		400
All other assets		4
TOTAL	9	390

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	252
Time deposits, ind., part., corp.	3	339
U.S. Gov't deposits		10
Deposits of States and subdivisions		717
Certified and Officers' checks		48
Total Deposits	7	366
Total Liabilities	7	366
Equity Capital		
Capital (# sh. au. 9,600) (# sh. outst. 9,600)		240
Surplus		660
Undivided profits and capital reserve	1	124
Total equity capital	2	024
TOTAL	9	390

THE EUDORA BANK, EUDORA

Population 3,840 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311
Zip Code 71640
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl W. Ray .....Ex. V.P. & Cashier
Gene G. Keith .....V. Pres.
Claudene Stephens ....Asst. Cashier
Mary R. Keller .....Asst. Cashier
Jean Connell .....Asst. Cashier

Directors:

Sam Bowman
Olive Griffith
W.K. Grubbs
Alvin Meyer
Carl W. Ray
Don R. Rebsamen
W.R. Selman
Earl E. Verser, Jr.
Jerold W. Verser
W.J. Weaver, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	715
U.S. Treasury securities	1	357
Oblig. of other U.S. Government agencies and corporations		400
Oblig. of States and political subdivisions	2	572
All other securities		100
Excess funds sold and sec. resell agreements		400
Loans, Net	12	237
Bank premises, furniture and fixtures		68
All other assets		704
TOTAL	19	553

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	544
Time deposits, ind., part., corp.	12	635
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	468
Certified and Officers' checks		45
Total Deposits	16	698
All other liabilities		283
Total Liabilities	16	981
Equity Capital		
Capital (# sh. au. 14,000) (# sh. outst. 14,000)		350
Surplus	1	400
Undivided profits and capital reserve		822
Total equity capital	2	572
TOTAL	19	553

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Cross .....Chm. & Pres.
Jack E. Tuttle .....Sr. V. Pres.
Richard Kelley, Jr. .....V. Pres.
Reba L. Pyatt .....Cashier

Directors:

Loren L. Clark
Claude C. Cross
John F. Cross
Ruth F. Cross
James D. Bird
Lewis E. Epley, Jr.
Wayne Johnson
Dorothy F. Mathews
Eagle Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	183
U.S. Treasury securities	1	197
Oblig. of other U.S. Government agencies and corporations		600
Oblig. of States and political subdivisions	2	753
Excess funds sold and sec. resell agreements		700
Loans, Net	12	574
Bank premises, furniture and fixtures		364
All other assets		79
TOTAL	19	450

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	522
Time deposits, ind., part., corp.	12	235
U.S. Gov't deposits		27
Deposits of States and subdivisions	1	658
Certified and Officers' checks		22
Total Deposits	17	464
All other liabilities		9
Total Liabilities	17	473
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	000
Undivided profits and capital reserve		577
Total equity capital	1	977
TOTAL	19	450

BANK OF EVENING SHADE, EVENING SHADE

Population 405 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Kemp Whisenhunt, Sr. . . . . Chairman of Board
Alan Brock Whisenhunt . . . . V. Chm.
Kemp Whisenhunt, Jr. . . . . President
*A.L. Hoaney . . . . . Ex. V. Pres.
M.A. Graddy, Jr. . . . V. Pres.-Cashier
Sharon K. Qualls . . . . Operations Off.

Directors:

Kemp Whisenhunt, Sr.
Alan Brock Whisenhunt
Kemp Whisenhunt, Jr.
A.L. Hoaney
Joseph A. Carpenter, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		392
U.S. Treasury securities		798
Oblig. of other U.S. Government agencies and corporations		399
Oblig. of States and political subdivisions		191
Excess funds sold and sec. resell agreements		500
Loans, Net	4	204
Bank premises, furniture and fixtures		200
All other assets		270
TOTAL	6	954

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		793
Time deposits, ind., part., corp.	4	976
Deposits of States and subdivisions		326
Certified and Officers' checks		41
Total Deposits	6	136
All other liabilities		134
Total Liabilities	6	270
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		275
Undivided profits and capital reserve		309
Total equity capital		684
TOTAL	6	954

McILROY BANK & TRUST, FAYETTEVILLE

Population 36,604 Washington County
Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
Zip Code 72701
Number of Branches: Inside City — 4; Outside City — None
Number of CBCT's: Inside City — 5; Outside City — None

Principal Officers:

*Hayden McIlroy .....Chm. of Board
Jerome P. Niemiec .....Ex. V. Pres.
J.T. McDonald ...Sr. V.P. & Cashier
Nathan Combs .....Sr. V. Pres.
J.W. Gould.....Sr. V.P. & Tr/Off.
George Edwards ...Sr. V.P.—Loans

Directors:

F.H. Martin
J. Frank Broyles
Carl Collier
Millard Goff
J.W. Gould
Dr. James D. Mashburn
Hayden McIlroy
Jerome P. Niemiec
Charles Scharlau
Jim Bob Wheeler
Jim Stewart

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	20	492
U.S. Treasury securities	9	028
Oblig. of other U.S. Government agencies and corporations	17	005
Oblig. of States and political subdivisions	6	304
Excess funds sold and sec. resell agreements	5	140
Loans, Net	56	486
Bank premises, furniture and fixtures	2	057
All other assets	5	662
TOTAL	122	174

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	757
Time deposits, ind., part., corp.	64	759
U.S. Gov't deposits		74
Deposits of States and subdivisions	13	503
All other deposits	1	425
Certified and Officers' checks	2	267
Total Deposits	96	785
Excess funds purchased and sec. repurchase agreements	14	937
All other liabilities	1	285
Total Liabilities	113	007
Equity Capital		
Cap. (# sh. au. 104,448) (# sh. outst. 104,448)	2	611
Surplus	1	407
Undivided profits and capital reserve	2	649
Total equity capital	6	667
Subordinated notes and debentures	2	500
TOTAL	122	174

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,072 Marion County
Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
Zip Code 72634
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert R. Ritter .....Pres. & CEO
George S. Myers .....Vice Pres.
Verna Trimble .....Cashier
Sue Cunningham .....Asst. Cashier
Walton A. Williams .....Loan Off.
Luna Cornell .....Loan Off.

Directors:

H. Guy Alexander
Glenn Johnson
Chris Wade
Peter Peitz
Steve Sanders
Kerm Powers
Lyle Wood
Vada Sheid
Robert R. Ritter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	249
U.S. Treasury securities	2	782
Oblig. of other U.S. Government agencies and corporations	1	960
Oblig. of States and political subdivisions		761
Excess funds sold and sec. resell agreements		400
Loans, Net	10	287
Bank premises, furniture and fixtures		380
All other assets		555
TOTAL	18	374

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	186
Time deposits, ind., part., corp.	12	129
Deposits of States and subdivisions		883
Certified and Officers' checks		54
Total Deposits	15	252
Excess funds purchased and sec. repurchase agreements	1	168
All other liabilities		454
Total Liabilities	16	874
Equity Capital		
Capital (# sh. au. 24,390) (# sh. outst. 24,390)		366
Surplus		600
Undivided profits and capital reserve		534
Total equity capital	1	500
TOTAL	18	374

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,175 Dallas County
Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
Zip Code 71742
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W.R. Benton, Jr. ..... Chairman of the Board
*Curtis Hutchins ..... President
J.H. Everett ..... Vice Pres.
K.J. Graves ..... Vice Pres.
Suzette Crutchfield ..... Cashier

Directors:

J.H. Everett
D.J. Barnes
E.C. Benton, Jr.
J. Graydon Parham
L.W. Trussell
J.W. Hearnsberger
W.R. Benton, Jr.
Curtis Hutchins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		998
U.S. Treasury securities	3	569
Oblig. of other U.S. Government agencies and corporations	3	058
Oblig. of States and political subdivisions	3	894
All other securities		50
Excess funds sold and sec. resell agreements		100
Loans, Net	15	008
Bank premises, furniture and fixtures		917
All other assets		603
TOTAL	28	197

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	347
Time deposits, ind., part., corp.	20	102
Deposits of States and subdivisions		992
Certified and Officers' checks		72
Total Deposits	24	513
All other liabilities		644
Total Liabilities	25	157
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	540
Total equity capital	3	040
TOTAL	28	197

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13,803 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert E. Porter.....President
Joyce L. Clark .....Sr. Vice Pres., Trust Off. & Cashier
Wade Hawkins .....Vice Pres.
Al Miller.....Vice Pres.
Carmen Robinson .....Asst. Cashier & Mgr. Cotton Plant Office
David Hardke .....Vice Pres. & Mgr. DeValls Bluff Office

Directors:

J.R. Chappell, Jr.
Don Edmondson
O.J. Gandy, Jr.
J.C. George
J.R. Grobmyer
Henry T. Haven
Louis F. Haven, Jr.
Robert E. Porter
R.B. Twist

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	812
U.S. Treasury securities		200
Oblig. of other U.S. Government agencies and corporations	2	371
Oblig. of States and political subdivisions	4	086
All other securities		476
Loans, Net	26	781
Bank premises, furniture and fixtures		759
All other assets	1	027
TOTAL	38	512

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	232
Time deposits, ind., part., corp.	19	291
U.S. Gov't deposits		125
Deposits of States and subdivisions	3	658
All other deposits		185
Certified and Officers' checks		89
Total Deposits	32	580
All other liabilities		854
Total Liabilities	33	434
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	2	900
Undivided profits and capital reserve	1	578
Total equity capital	5	078
TOTAL	38	512

PLANTERS AND MERCHANTS BANK, GILLETT

Population 727 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Keneth Smith .....President
*Larry E. Bauer .....Exec. V.P.
Alice Marie Peritt .....Cashier
Carolyn Sullivan .....Asst. Cashier

Directors:

W.W. Turner, honorary
Keneth Smith, Chairman
Herbert Holzhauer, Sec.
Murl Long
W.P. Hackney
Frank C. Wolfe
Darrell Nichols
Bobby Turner
Larry E. Bauer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		383
U.S. Treasury securities		100
Oblig. of other U.S. Government agencies and corporations		499
Oblig. of States and political subdivisions	1	006
Excess funds sold and sec. resell agreements		350
Loans, Net	6	249
Bank premises, furniture and fixtures		96
All other assets		2
TOTAL	8	685

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	541
Time deposits, ind., part., corp.	5	381
Deposits of States and subdivisions		716
All other deposits		54
Certified and Officers' checks		14
Total Deposits	7	706
Total Liabilities	7	706
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		150
Surplus		500
Undivided profits and capital reserve		329
Total equity capital		979
TOTAL	8	685

BANK OF GLENWOOD, GLENWOOD

Population 1,402 Pike County
Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Victor H. Cox .....President
Lynda Robbins .....Asst. V.P.
Patricia Duke .....Cashier
Kathryn Baxter .....Asst. Cashier/ Compliance Officer

Directors:

Victor H. Cox
Clift C. Lane
Charles Sharp
George E. Steel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		734
U.S. Treasury securities	1	692
Oblig. of other U.S. Government agencies and corporations	2	536
Oblig. of States and political subdivisions	1	488
Excess funds sold and sec. resell agreements		300
Loans, Net	5	235
Bank premises, furniture and fixtures		108
All other assets		409
TOTAL	12	502

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	860
Time deposits, ind., part., corp.	8	614
U.S. Gov't deposits		5
Deposits of States and subdivisions		552
Certified and Officers' checks		76
Total Deposits	11	107
All other liabilities		273
Total Liabilities	11	380
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		650
Undivided profits and capital reserve		372
Total Equity Capital	1	122
TOTAL	12	502

FIRST STATE BANK, GOULD

Population 1,671 Lincoln County
Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
Zip Code 71643
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold H. Reid.....Pres. & CEO
Mary L. Nolan ...Sr. V.P. & Cashier
Ernest C. Bradshaw.....Exec. V.P.
W.J. Boren.....First V.P.
Wanda J. Robertson .....Asst. V.P.
Debbye Bradley .....Asst. Cashier
Barbara Bradshaw.....Asst. Cashier
Pat Rook .....Asst. Cashier
Wanda Janet Rieve ....Asst. Cashier & Mgr. Grady Branch

Directors:

K. Berzent Blagg
W.J. Boren
L.E. Branson, Jr.
W.H. Carder, Sr.
Donald L. Eifling
T.M. Fish
T.H. Free, Jr.
Victor Holthoff
Kenneth Johnson
R.C. Johnson, Jr.
R.W. Jones
Harold H. Reid

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		345
U.S. Treasury securities		493
Oblig. of other U.S. Government agencies and corporations		200
Oblig. of States and political subdivisions		710
All other securities		40
Excess funds sold and sec. resell agreements		700
Loans, Net	9	733
Bank premises, furniture and fixtures		228
All other assets		1
TOTAL	12	450

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	267
Time deposits, ind., part., corp.	6	438
U.S. Gov't deposits		12
Deposits of States and subdivisions	1	144
Certified and Officers' checks		69
Total Deposits	10	930
All other liabilities		24
Total Liabilities	10	954
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		750
Undivided profits and capital reserve		546
Total equity capital	1	496
TOTAL	12	450

BANK OF GRAVETT, GRAVETTE

Population 1,218 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Meade ..... Exec. V.P.
David N. Wills ..... Vice Pres.
Larry L. Wilmoth ..... Cashier
Margaret Pearson ..... Asst. Cashier
Virginia Gibson ..... Asst. Cashier

Directors:

J.T. Edmondson, Jr.
C.E. McAllister
Allen McAllister
John R. Meade
Phillip Chastain
Jim Allen Edmondson
David N. Wills
Wm. R. Meade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	401
U.S. Treasury securities	6	490
Oblig. of other U.S. Government agencies and corporations	2	685
Oblig. of States and political subdivisions	5	256
Excess funds sold and sec. resell agreements		450
Loans, Net	11	328
Bank premises, furniture and fixtures		258
All other assets		20
TOTAL	27	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	280
Time deposits, ind., part., corp.	20	737
U.S. Gov't deposits		58
Deposits of States and subdivisions		898
Certified and Officers' checks		106
Total Deposits	25	079
Total Liabilities	25	079
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		500
Undivided profits and capital reserve	2	209
Total equity capital	2	809
TOTAL	27	888

FARMERS BANK, GREENWOOD

Population 3,317 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Means Wilkinson .....Chairman
Betty Wilkinson .....President
Stanhope Means Wilkinson ....V.P.
Lorene Carnes.....V.P. & Cashier

Directors:

Means Wilkinson
Betty Wilkinson
Stanhope Wilkinson
Lorene Carnes
Bronson Andrews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	518
U.S. Treasury securities	1	884
Oblig. of other U.S. Government agencies and corporations	4	144
Oblig. of States and political subdivisions	3	467
All other securities		257
Excess funds sold and sec. resell agreements	3	700
Loans, Net	14	226
Bank premises, furniture and fixtures		278
All other assets		524
TOTAL	29	998

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	635
Time deposits, ind., part., corp.	19	802
U.S. Gov't deposits		20
Deposits of States and subdivisions	2	758
Certified and Officers' checks		122
Total Deposits	26	337
All other liabilities		453
Total Liabilities	26	790
Equity Capital		
Capital (# sh. au. 7,500) (# sh. outst. 7,500)		300
Surplus	1	700
Undivided profits and capital reserve	1	208
Total equity capital	3	208
TOTAL	29	998

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.O. Yancey .....President
*Joyce D. Straughn .....V.P. & Cash.
E.D. Yancey .....Vice Pres.

Directors:

E.O. Yancey
E.D. Yancey
Jim Tarkington
M.O. Thompson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		138
U.S. Treasury securities	1	689
Oblig. of other U.S. Government agencies and corporations		495
Oblig. of States and political subdivisions		479
Excess funds sold and sec. resell agreements		50
Loans, Net		278
Bank premises, furniture and fixtures		6
TOTAL	3	135

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		975
Time deposits, ind., part., corp.	1	489
Deposits of States and subdivisions		254
Total Deposits	2	718
Total Liabilities	2	718
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		50
Surplus		125
Undivided profits and capital reserve		242
Total equity capital		417
TOTAL	3	135

CLARK COUNTY BANK, GURDON

Population 2,707 Clark County
Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
Zip Code 71743
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John Jackson .....Chmn. of Board
*Edward L. Holt .....President
Jean Boulden .....V.P. & Cashier
Terry Clayton .....V.P., Loan Dept.
Linda Bittle .....Asst. V.P.
Kay Stiffler .....Asst. Cashier
Norma Hilton .....Admin. Officer
Tommie Lou McCauley .... Okolona Branch Mgr.

Directors:

C.W. Abrams
John Jackson
Eddie Holt
A.A. Horne
Dick Jackson
Jimmy Robbs
Maurice Stricklin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		569
U.S. Treasury securities		224
Oblig. of other U.S. Government agencies and corporations		14
Oblig. of States and political subdivisions	4	717
Excess funds sold and sec. resell agreements		200
Loans, Net	11	500
Bank premises, furniture and fixtures		289
All other assets		519
TOTAL	18	032

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	695
Time deposits, ind., part., corp.	11	187
U.S. Gov't deposits		3
Deposits of States and subdivisions	2	201
All other deposits		97
Certified and Officers' checks		8
Total Deposits	16	191
All other liabilities		332
Total Liabilities	16	523
Equity Capital		
Capital (# sh. au. 140,000) (# sh. outst. 140,000)	1	400
Surplus		200
Undivided profits and capital reserve		(91)
Total equity capital	1	509
TOTAL	18	032

FARMERS BANK, HAMBURG

Population 3,394 Ashley County
Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
Zip Code 71646
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Louie G. Foote .....President
Velma J. Farmer .....Vice Pres.
Bruce Timmons .....Vice Pres.
Allen Farmer .....Cashier
Jettie Mae Atkins.....Asst. Cashier

Directors:

P.E. Barnes
F.P. Blanks
Joel W. Foote
Louie G. Foote
W.E. Foote, Jr.
Gordon E. Hennington, Jr.
George E. Locke
James L. Sanderlin
Earl J. Scott
Jack H. Shell
E.A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		965
U.S. Treasury securities		255
Oblig. of States and political subdivisions	4	564
Excess funds sold and sec. resell agreements		450
Loans, Net	15	078
Bank premises, furniture and fixtures		327
All other assets		181
TOTAL	21	820

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	513
Time deposits, ind., part., corp.	15	997
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	433
Certified and Officers' checks		73
Total Deposits	20	019
Total Liabilities	20	019
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus	1	000
Undivided profits and capital reserve		676
Total equity capital	1	801
TOTAL	21	820

CALHOUN COUNTY BANK, HAMPTON

Population 1,651 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Searcy Harrell ..... President
Len Harrell ..... Vice Pres.
B. Dickson Neal ..... Vice Pres.
Mary H. Johnston ..... Cashier
Hazel B. Smith ..... Asst. Cashier
Shirley Jones ..... Asst. Cashier

Directors:

Hubert J. Brown
Fay Harrell
Len Harrell
Searcy Harrell, Jr.
Searcy Harrell, Sr.
B. Dickson Neal
D.W. Wells
H.M. Welsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		607
U.S. Treasury securities	1	696
Oblig. of other U.S. Government agencies and corporations	3	589
Oblig. of States and political subdivisions	2	832
Excess funds sold and sec. resell agreements		250
Loans, Net	7	986
Bank premises, furniture and fixtures		173
All other assets		32
TOTAL	17	165

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	102
Time deposits, ind., part., corp.	11	616
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	254
Certified and Officers' checks		87
Total Deposits	15	065
All other liabilities		109
Total Liabilities	15	174
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve	1	491
Total equity capital	1	991
TOTAL	17	165

THE BANK OF HARRISBURG, HARRISBURG

Population 1,921 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
Zip Code 72432
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.W. Butler .....Chmn. of Board
J.T. Butler.....President
*James Williams .....Exec. V.P.

Directors:

R.W. Butler
J.T. Butler
James Williams
Anna Margaret Butler
Patricia Butler
Paul D. Eaton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	972
U.S. Treasury securities		602
Oblig. of other U.S. Government agencies and corporations	2	136
Oblig. of States and political subdivisions	5	569
Loans, Net	16	497
Bank premises, furniture and fixtures		336
All other assets		48
TOTAL	27	160

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	623
Time deposits, ind., part., corp.	16	885
Deposits of States and subdivisions	2	182
Certified and Officers' checks		98
Total Deposits	22	788
Excess funds purchased and sec. repurchase agreements	2	000
Total Liabilities	24	788
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	900
Undivided profits and capital reserve		372
Total equity capital	2	372
TOTAL	27	160

THE SECURITY BANK, HARRISON

Population 9,567 Boone County
Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
Zip Code 72601
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Wayne Clark ..... President
L.E. Durand ..... Vice Chairman
M. Robert McKinney, Jr. . Exec. V.P.
Wallace E. Nickels ..... Sr. V.P.
Jim Phillips ..... Sr. V.P.
Gene Waters ..... V.P. & Trust Off.
Barry L. Molder ... V.P. & Mortgage Loan Officer
Richard L. McBee ..... Cashier

Directors:

Ralph H. Bowers, D.D.S.
John O. Campbell
Wayne Clark
L.E. Durand
F.S. Garrison
Richard R. Hudson
Uvalde R. Lindsey
Tom W. Rogers, Jr.
Eddie Sutton
W.S. Walker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	736
U.S. Treasury securities	5	339
Oblig. of other U.S. Government agencies and corporations	16	968
Oblig. of States and political subdivisions	6	778
All other securities		298
Loans, Net	37	676
Bank premises, furniture and fixtures	3	480
All other assets	2	116
TOTAL	76	391

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	999
Time deposits, ind., part., corp.	48	637
U.S. Gov't deposits		97
Deposits of States and subdivisions	4	305
All other deposits		227
Certified and Officers' checks		146
Total Deposits	66	411
Excess funds purchased and sec. repurchase agreements	2	398
All other liabilities	1	769
Total Liabilities	70	578
Equity Capital		
Cap. (# sh. au. 180,000) (# sh. outst. 180,000)	1	800
Surplus	1	200
Undivided profits and capital reserve	2	813
Total equity capital	5	813
TOTAL	76	391

PRAIRIE COUNTY BANK, HAZEN

Population 1,636 Prairie County
Chartered July 17, 1945 P.O. Box 357 Telephone Number 255-4525
Zip Code 72064
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jerry J. Screeton.....President
*James E. Sparks.....Exec. V.P.
Jerry V. Sparks.....V.P. & Cashier

Directors:

J.J. Screeton
J.E. Sparks
J.V. Sparks
M.V. Rhodes
J.W. Crigger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	192
U.S. Treasury securities	5	038
Oblig. of other U.S. Government agencies and corporations		855
Oblig. of States and political subdivisions	1	205
Loans, Net	5	264
Bank premises, furniture and fixtures		510
All other assets		53
TOTAL	14	117

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		915
Time deposits, ind., part., corp.	10	727
U.S. Gov't deposits		22
Deposits of States and subdivisions	1	264
Certified and Officers' checks		37
Total Deposits	12	965
All other liabilities		36
Total Liabilities	13	001
Equity Capital		
Capital (# sh. au. 3,450) (# sh. outst. 3,450)		86
Surplus	1	000
Undivided profits and capital reserve		30
Total equity capital	1	116
TOTAL	14	117

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,589 Cleburne County
Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim Tom Butler .:..Chmn. of Board
*Jerome Johnson .....President
Walter Aldridge .....V.P. & Cashier
Juanita Taylor .....Asst. V.P.

Directors:

Jim Tom Butler
R.W. Butler
Jerome Johnson
Walter Aldridge
Dr. Ricky Johnson
Richie Lee
Paul Eaton
L.E. Roberts, Jr.
Wetzel Stark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	647
U.S. Treasury securities	5	653
Oblig. of other U.S. Government agencies and corporations	10	906
Oblig. of States and political subdivisions	10	433
Excess funds sold and sec. resell agreements		450
Loans, Net	23	414
Bank premises, furniture and fixtures		792
All other assets	1	447
TOTAL	54	742

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	205
Time deposits, ind., part., corp.	42	861
U.S. Gov't deposits		12
Deposits of States and subdivisions	1	783
Certified and Officers' checks		492
Total Deposits	50	353
All other liabilities	1	090
Total Liabilities	51	443
Equity Capital		
Capital (# sh. au. 1,200) (# sh. outst. 1,200)		120
Surplus	1	000
Undivided profits and capital reserve	2	179
Total equity capital	3	299
TOTAL	54	742

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,589 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543
Number of Branches: Inside City — 0; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Charles E. Blankenship . . . . President
Wade D. Althen . . . . . Exec. V.P.
F.B. Rector . . . . . V.P. & Cashier
Gary Yow . . . . . Vice Pres.
Joyce Harral . . . . . Asst. Cashier

Directors:

Charles E. Blankenship, Chairman
Wade D. Althen
F.B. Rector
Oscar Patchell
B.L. Johnston, Jr.
Hoyt Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	565
U.S. Treasury securities	1	242
Oblig. of other U.S. Government agencies and corporations		888
Oblig. of States and political subdivisions	2	302
All other securities		20
Loans, Net	17	467
Bank premises, furniture and fixtures		952
All other assets	1	083
TOTAL	25	519

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	165
Time deposits, ind., part., corp.	17	439
U.S. Gov't deposits		62
Deposits of States and subdivisions		991
Certified and Officers' checks		96
Total Deposits	22	753
Excess funds purchased and sec. repurchase agreements		500
All other liabilities		400
Total Liabilities	23	653
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		300
Surplus		650
Undivided profits and capital reserve		616
Total equity capital	1	566
Subordinated notes and debentures		300
TOTAL	25	519

BANK OF HOLLY GROVE, HOLLY GROVE

Population 754 Monroe County
Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331
Zip Code 72069
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Thomas M. Hargrove .....President
Jean M. Kirkpatrick .....Cashier
Pauline G. Wilson .....Asst. Cashier

Directors:

Ruth M. Dearing
Thomas M. Hargrove
Mrs. J.I. Matthews
R.H. Mayo
John B. Moore, Jr.
Herd E. Stone, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		671
U.S. Treasury securities		789
Oblig. of other U.S. Government agencies and corporations	4	023
Oblig. of States and political subdivisions	2	494
Excess funds sold and sec. resell agreements		650
Loans, Net	5	396
Bank premises, furniture and fixtures		173
All other assets		12
TOTAL	14	208

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	115
Time deposits, ind., part., corp.	9	392
U.S. Gov't deposits		1
Deposits of States and subdivisions		768
Certified and Officers' checks		28
Total Deposits	12	304
All other liabilities		12
Total Liabilities	12	316
Equity Capital		
Capital (# sh. au. 2,400) (# sh. outst. 2,400)		60
Surplus		840
Undivided profits and capital reserve		992
Total equity capital	1	892
TOTAL	14	208

HORATIO STATE BANK, HORATIO

Population 989 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
Zip Code 71842
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl E. Hendrix, Jr. . . . . President
Edith Hendrix Smith . . . . . Sr. V.P. & Sec. of Board
Wilburn Smith . . . Exec. V.P. & Cash.
Lola J. Lawrence . . . . . Oper. Off.
Agnes J. Lincoln . . . . . Bookkeeping Officer

Directors:

Carl E. Hendrix, Jr.
Lilla S. Hendrix
Loy Poag
Fred Sharp
Edith H. Smith
Wilburn Smith
Fred L. Sullivan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	855
U.S. Treasury securities	1	198
Oblig. of other U.S. Government agencies and corporations	2	168
Oblig. of States and political subdivisions	1	033
Excess funds sold and sec. resell agreements		350
Loans, Net	11	218
Bank premises, furniture and fixtures		273
All other assets		327
TOTAL	18	422

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	596
Time deposits, ind., part., corp.	13	855
U.S. Gov't deposits		5
Deposits of States and subdivisions		948
Certified and Officers' checks		13
Total Deposits	16	417
All other liabilities		338
Total Liabilities	16	755
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		100
Surplus		900
Undivided profits and capital reserve		667
Total equity capital	1	667
TOTAL	18	422

FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,909 **Izard County**
Chartered June 3, 1905 **Telephone Number 670-5131**
Zip Code 72512
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Doug Adams ..... President
Rose Heck ..... Vice Pres.
Donna Brown ..... Vice Pres.
Sarah Beth Dellinger ..... Asst. V.P.
Judy Sanders ..... Cashier

Directors:

Doug Adams
Barbara Adams
Gray Dellinger
Claude Jones
Cliff Taylor
Roger Cunningham
Hubert Simpson
Rose Heck
Donna Brown

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		685
U.S. Treasury securities		300
Oblig. of other U.S. Government agencies and corporations		258
Oblig. of States and political subdivisions		705
Loans, Net	11	100
Bank premises, furniture and fixtures		424
All other assets		676
TOTAL	14	148

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	474
Time deposits, ind., part., corp.	10	692
Deposits of States and subdivisions		503
Certified and Officers' checks		59
Total Deposits	12	728
Excess funds purchased and sec. repurchase agreements		250
All other liabilities		213
Total Liabilities	13	191
Equity Capital		
Capital (# sh. au. 11,200) (# sh. outst. 11,200)		280
Surplus		230
Undivided profits and capital reserve		172
Total equity capital		682
Subordinated notes and debentures		275
TOTAL	14	148

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,631 Garland County
Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611
Zip Code 71901
Number of Branches: Inside City — 5; Outside City — 1
Number of CBCT's: Inside City — 4; Outside City — None

Principal Officers:

Cecil W. Cupp ..... Senior Chairman of the Board
*Cecil W. Cupp, Jr. ..... Chairman of the Board & Chief Exec. Off.
Ray L. Cash ..... President
Gary Blenden ..... Exec. Vice Pres.
Charles L. Fager, Jr. ..... Sr. Vice Pres.
H.G. Gasbarre ..... Sr. Vice Pres.
J.L. Jones ..... Sr. Vice Pres.
Palmer Vanderburg ..... Sr. Vice Pres.
Eldon Sprague ..... Sr. Vice Pres.
Ralph White ..... Sr. Vice Pres.
Bill Lynch ..... Sr. Vice Pres.
Paul Rothert ..... Vice Pres.
Jo Ann Bass ..... Vice Pres.
J.O. Brown ..... Vice Pres.
Floyd Bryant ..... Vice Pres.
Johnny Boley ..... Vice Pres.

Principal Officers:

Loyd Emerson ..... Vice Pres.
Debert Graves ..... V.P. & Cashier
Mahlon Grigsby ..... Vice Pres.
Carl Hardage ..... Vice Pres.
Dale Hoggard ..... Vice Pres.
Jerry Thompson ..... Vice Pres.
Dorothy Wall ..... Vice Pres.
Lou Hulsey ..... Vice Pres.
John Jacobs ..... Vice Pres.
William Kennedy ..... Vice Pres.
Ann Hand ..... Vice Pres.
Phil Lassiter ..... Vice Pres.
Lorene McLeod ..... Vice Pres.
Ruth Quackenbush ..... Vice Pres.
Winnie Trawick ..... Vice Pres.
Frank Bolton ..... V.P. & Auditor
Kirby Williams ..... Vice President
Ed Krenzelok ..... Travel Manager

Directors:

Frank M. Burton, M.D.
Ray L. Cash
Cecil W. Cupp
Cecil W. Cupp, Jr.
Gerald H. Fisher
Robert E. Jones
Walter Kleinman
Norton Meek
Roy L. Murphy
Ray S. Smith, Jr.
Marshall T. Steel
Jim Randall
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnston, Jr.
Gary E. Blenden
Keith Bradshaw
Richard S. Smith
James E. Thrash
Palmer Vanderburg

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	15	209
U.S. Treasury securities	14	406
Oblig. of other U.S. Government agencies and corporations	8	159
Oblig. of States and political subdivisions	14	494
All other securities		559
Excess funds sold and sec. resell agreements		100
Loans, Net	173	011
Bank premises, furniture and fixtures	6	769
All other assets	6	296
TOTAL	239	003

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	29	248
Time deposits, ind., part., corp.	159	382
U.S. Gov't deposits		126
Deposits of States and subdivisions	6	620
All other deposits	3	445
Certified and Officers' checks	1	612
Total Deposits	200	433
Excess funds purchased and sec. repurchase agreements	18	514
All other liabilities	4	077
Total Liabilities	223	024
Equity Capital		
Cap. (# sh. au. 150,834) (# sh. outst. 150,834)	3	771
Surplus	3	771
Undivided profits and capital reserve	5	504
Total equity capital	13	046
Subordinated notes and debentures	2	933
TOTAL	239	003

BANK OF IMBODEN, IMBODEN

Population 661 Lawrence County
Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
Zip Code 72434
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David ..... Chairman
Stephen E. Jones ..... President
Preston L. Clark ..... V.P. & Cashier
Mary Lea McLeod ..... Vice Pres.

Directors:

Amos David
Stephen E. Jones
Austin Stovall
K.D. McLeod
Henry Weaver
J.R. David, Jr.
Douglas Bradley
Leland E. Mize
Dee Cude
H. Lee Baker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		613
U.S. Treasury securities	1	732
Oblig. of other U.S. Government agencies and corporations		800
Oblig. of States and political subdivisions	1	142
All other securities		310
Excess funds sold and sec. resell agreements		400
Loans, Net	8	042
Bank premises, furniture and fixtures		219
All other assets		22
TOTAL	13	280

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	781
Time deposits, ind., part., corp.	9	513
U.S. Gov't deposits		1
Deposits of States and subdivisions		857
Certified and Officers' checks		174
Total Deposits	12	326
Total Liabilities	12	326
Equity Capital		
Capital (# sh. au. 6,600) (# sh. outst. 6,600)		165
Surplus		85
Undivided profits and capital reserve		554
Total equity capital		804
Subordinated notes and debentures		150
TOTAL	13	280

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 27,589 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 2; Outside City — 0
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Kenneth Pat Wilson ..CEO & Chmn.
Larry T. Wilson .....President
Melda A. Rice .....Sr. Vice Pres.
Sibyl H. Clay .....Vice Pres.
John S. Fortenbury.....Vice Pres.
Edwin B. Cantrell .V.P. & Trust Off.
Mary L. Dewey .....Vice Pres.
Fred Lotter .....V.P. & Auditor
Bill Pendleton .....Vice Pres.
John Hardwick .....Vice Pres.

Directors:

Kenneth Pat Wilson
Harry K. Dougherty
Joseph W. Gelzine
Bartus M. Gray
Lou Holtz
Melda A. Rice
Carl A. Williams
Larry T. Wilson
Thomas H. Wortham, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	12	690
U.S. Treasury securities	1	298
Oblig. of other U.S. Government agencies and corporations	2	982
Oblig. of States and political subdivisions	11	230
All other securities		295
Excess funds sold and sec. resell agreements		700
Loans, Net	28	669
Bank premises, furniture and fixtures	1	173
All other assets	1	117
TOTAL	60	154

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	815
Time deposits, ind., part., corp.	35	598
U.S. Gov't deposits		91
Deposits of States and subdivisions	3	585
Certified and Officers' checks		712
Total Deposits	53	801
All other liabilities	1	054
Total Liabilities	54	855
Equity Capital		
Cap. (# sh. au. 200,000) (# sh. outst. 200,000)	2	000
Surplus	1	000
Undivided profits and capital reserve	2	299
Total equity capital	5	299
TOTAL	60	154

NEWTON COUNTY BANK, JASPER

Population 519 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Joe C. Nance.....Chmn. of Board
*Neil A. Wilkins.....President
Carl Gene Jones.....Exec. V.P.
George Landrum ....V.P. & Cashier
Joe Phillips .....Vice Pres.
Inas Watson .....Asst. Cashier
Danny Criner .....Asst. Cashier
Kathleen Breedlove ....Asst. Cashier

Directors:

Joe C. Nance
Neil A. Wilkins
Carl Gene Jones
Clyde Atkinson
Alta Gorden
Ernest B. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	081
U.S. Treasury securities	3	240
Oblig. of other U.S. Government agencies and corporations	2	913
Oblig. of States and political subdivisions	1	818
Excess funds sold and sec. resell agreements		500
Loans, Net	9	049
Bank premises, furniture and fixtures		55
TOTAL	18	656

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	326
Time deposits, ind., part., corp.	13	131
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	695
Certified and Officers' checks		10
Total Deposits	17	164
All other liabilities		6
Total Liabilities	17	170
Equity Capital		
Capital (# sh. au. 2,500) (# sh. outst. 2,340)		59
Surplus		791
Undivided profits and capital reserve		636
Total equity capital	1	486
TOTAL	18	656

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,530 Craighead County
Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sloan Rainwater .....Chmn. & Pres.
Wm. I. Rainwater .....Vice Chmn.
Audrey Glenn .....Exec. V.P.
Loyce Mink .....Vice Pres.
Max Cobb .....Vice Pres.
Eva Beeler .....Asst. V.P.
Linda McDaniel .....Cashier
Jeff Cranford .....Asst. Cashier & Trust Officer
Brenda Griffith .....Asst. Cashier
Mary Ann Bohne .....Asst. Cashier
Gail Neblett .....Asst. Cashier
Martha White .....Asst. Cashier

Directors:

Sloan Rainwater
Wm. I. Rainwater
Weldon Rainwater, M.D.
Grover Poole, M.D.
Gerald G. Watkins
J.A. Tomlinson
A.B. Clark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	040
U.S. Treasury securities		889
Oblig. of other U.S. Government agencies and corporations	4	828
Oblig. of States and political subdivisions	3	933
All other securities		600
Excess funds sold and sec. resell agreements	3	400
Loans, Net	23	225
Bank premises, furniture and fixtures	1	163
All other assets	1	346
TOTAL	41	424

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	224
Time deposits, ind., part., corp.	21	110
U.S. Gov't deposits		20
Deposits of States and subdivisions	8	007
Certified and Officers' checks		774
Total Deposits	35	135
Excess funds purchased and sec. repurchase agreements	2	100
All other liabilities		613
Total Liabilities	37	848
Equity Capital		
Capital (# sh. au. 75,000) (# sh. outst. 75,000)		750
Surplus	1	000
Undivided profits and capital reserve	1	001
Total equity capital	2	751
Subordinated notes and debentures		825
TOTAL	41	424

CITIZENS BANK OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

*Herbert H. McAdams.....Chairman
Walter A. DeRoeck .....President
H. Hall McAdams .....Vice Chmn.
Donald Timms .....Exec. V.P.
L.D. Walker .....Senior V.P.

*Designates Chief Executive Officer

Directors:

Robert C. Conner
John C. Deacon
Minor M. Markle
Oscar J. Melton
W.D. Roberts, Jr.
W.O. Doak
Dr. Durwood Wisdom
Frank E. Walden

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	8	728
U.S. Treasury securities	16	791
Oblig. of other U.S. Government agencies and corporations	3	009
Oblig. of States and political subdivisions	12	601
All other securities	1	331
Loans, Net	85	187
Bank premises, furniture and fixtures	2	488
All other assets	4	412
TOTAL	134	547

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	20	625
Time deposits, ind., part., corp.	76	328
U.S. Gov't deposits		246
Deposits of States and subdivisions	8	989
All other deposits	1	881
Certified and Officers' checks		505
Total Deposits	108	574
Excess funds purchased and sec. repurchase agreements	12	758
All other liabilities	2	484
Total Liabilities	123	816
Equity Capital		
Cap. (# sh. au. 217,000) (# sh. outst. 217,000)	2	170
Surplus	1	330
Undivided profits and capital reserve	4	991
Total equity capital	8	491
Subordinated notes and debentures	2	240
TOTAL	134	547

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.C. Vaughn, Jr. .....President
Ron Jackson .....Exec. V.P.
Everett Bandy .....Senior V.P.
Bob Wimpy .....Vice Pres.
Bill Carson .....Vice Pres.
Wayne Bond .....Asst. Vice Pres.

*Designates Chief Executive Officer

Directors:

J.C. Vaughn, Jr.
Everett Bandy
Mary Lee Marcom
James W. Webb, M.D.
Doswell McDaniel
James D. Hunt
W.C. Sloan
Harold Crall
Bob Bennett
Charles M. Mooney
Bearl Brooks
Bill Brown

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	568
U.S. Treasury securities		322
Oblig. of other U.S. Government agencies and corporations	7	381
Oblig. of States and political subdivisions	4	050
All other securities		802
Excess funds sold and sec. resell agreements	1	029
Loans, Net	24	326
Bank premises, furniture and fixtures		674
All other assets	2	196
TOTAL	43	348

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	217
Time deposits, ind., part., corp.	27	044
U.S. Gov't deposits		47
Deposits of States and subdivisions	4	650
All other deposits		21
Certified and Officers' checks		203
Total Deposits	38	182
Excess funds purchased and sec. repurchase agreements		900
All other liabilities		957
Total Liabilities	40	039
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus	1	300
Undivided profits and capital reserve		809
Total equity capital	2	409
Subordinated notes and debentures		900
TOTAL	43	348

MERCANTILE BANK, JONESBORO

Population 31,530 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 5; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Charles Frierson, III .....President
George Delaney, Jr.....Exec. V.P.
Naomi Craft .....Vice Pres.
Norman Leonard .....Vice Pres.

*Designates Chief Executive Officer

Directors:

Marystel Appleton
Millie Blindman
Roy Cooper
George Delaney, Jr.
W.M. Freeze, Jr.
Charles Frierson, III
Lynn Greene
Raymond (Chubby) Heern
A.M. Heringer, Jr.
Ben Lamberth, M.D.
Tom Loberg
J.C. Mahon
B.E. McKee, M.D.
Alan Patteson, Jr.
M.O. Peeler, M.D.
Frank Snellgrove
M.G. (Mabe) Spurlock

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	159
U.S. Treasury securities	6	556
Oblig. of other U.S. Government agencies and corporations	5	819
Oblig. of States and political subdivisions	17	844
All other securities	2	090
Excess funds sold and sec. resell agreements	3	175
Loans, Net	67	824
Bank premises, furniture and fixtures	1	352
All other assets	5	039
TOTAL	113	858

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	746
Time deposits, ind., part., corp.	74	798
U.S. Gov't deposits		136
Deposits of States and subdivisions	9	255
All other deposits		123
Certified and Officers' checks	1	708
Total Deposits	98	766
Excess funds purchased and sec. repurchase agreements	1	455
All other liabilities	3	160
Total Liabilities	103	381
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	2	350
Undivided profits and capital reserve	7	127
Total equity capital	10	477
TOTAL	113	858

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 2,025 White County
Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148
Zip Code 72081
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.O. Yancey .....Chairman
E.D. Yancey .....President
*Jim Emfinger .....Exec. Vice Pres.
W.R. Meador, Jr. .....Sec.-Treas.
J.H. Graves .....Vice Pres.

Directors:

E.O. Yancey
E.D. Yancey
W.R. Meador, Jr.
J.H. Graves

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		396
U.S. Treasury securities	2	820
Oblig. of States and political subdivisions		784
Excess funds sold and sec. resell agreements		550
Loans, Net	1	509
Bank premises, furniture and fixtures		102
All other assets		25
TOTAL	6	186

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	656
Time deposits, ind., part., corp.	3	105
U.S. Gov't deposits		16
Deposits of States and subdivisions		541
Certified and Officers' checks		23
Total Deposits	5	341
All other liabilities		36
Total Liabilities	5	377
Equity Capital		
Capital (# sh. au. 2,800) (# sh. outst. 2,800)		70
Surplus		280
Undivided profits and capital reserve		459
Total equity capital		809
TOTAL	6	186

UNION STATE BANK, JUNCTION CITY

Population 813 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552
Zip Code 71749
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Marsh .....President
Jerry Ray Hambrick .....Vice Pres.
Barbara D. Daniels .....Cashier
Mary A. Jones .....Asst. Cashier

Directors:

Alvin Y. Green, Sr.
J.B. Allen
Joseph Cusimano
T.T. Fields
A.Y. Green, Jr.
Leonary Hampson
John F. Marsh
C.A. Reed, Jr.
John M. Shackleford, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		354
U.S. Treasury securities		299
Oblig. of other U.S. Government agencies and corporations	1	086
Oblig. of States and political subdivisions	1	384
All other securities		200
Excess funds sold and sec. resell agreements		700
Loans, Net	9	532
Bank premises, furniture and fixtures		89
All other assets		232
TOTAL	13	876

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	613
Time deposits, ind., part., corp.	10	431
U.S. Gov't deposits		1
Deposits of States and subdivisions		636
Certified and Officers' checks		69
Total Deposits	12	750
All other liabilities		151
Total Liabilities	12	901
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		200
Undivided profits and capital reserve		475
Total equity capital		975
TOTAL	13	876

BANK OF KENSETT, KENSETT

Population 1,751 White County
Chartered February 17, 1922 P.O. Box 356 Telephone Number 742-3211
Zip Code 72082
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Roger Q. Mills ..... President
*Jno. H. Johnston, Jr. ..... Vice Pres.
Mrs. Patsy Scott ..... Cashier

Directors:

Jno. H. Johnston, Jr., Chairman
Roger Q. Mills
William P. Mills, Secretary

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		158
U.S. Treasury securities .	1	096
All other securities.....		199
Excess funds sold and sec. resell agreements .		955
Loans, Net		48
Bank premises, furniture and fixtures		10
TOTAL	2	466

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		696
Time deposits, ind., part., corp.		511
Deposits of States and subdivisions		487
Total Deposits	1	694
Total Liabilities	1	694
Equity Capital		
Capital (# sh. au. 500) ... (# sh. outst. 500)		50
Surplus		50
Undivided profits and capital reserve		672
Total equity capital ...		772
TOTAL	2	466

MADISON BANK AND TRUST, KINGSTON

Population 150 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James B. McDougal .....Chairman
Stephen A. Smith .....President
*Theresa L. Pockrus .....Exec. V.P.
Gary Bunch .....Sr. Vice Pres. & Vice Chairman

Directors:

Sumner Brashears
Jim Spurlock
Dana Samples
Jim Vaughn
John Thompson
Gary Easterling
Joe Shrum
Austin Smith
Gary Bunch
Julie Baldridge
Susan McDougal
Howard Cain, Jr.
Stephen Smith
James McDougal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		138
U.S. Treasury securities	1	084
Oblig. of other U.S. Government agencies and corporations	1	015
Oblig. of States and political subdivisions		85
Excess funds sold and sec. resell agreements		600
Loans, Net	4	162
Bank premises, furniture and fixtures		173
All other assets		307
TOTAL	7	564

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		324
Time deposits, ind., part., corp.	5	290
Deposits of States and subdivisions		630
Certified and Officers' checks		13
Total Deposits	6	257
Excess funds purchased and sec. repurchase agreements		602
All other liabilities		145
Total Liabilities	7	004
Equity Capital		
Capital (# sh. au. 800) (# sh. outst. 634)		63
Surplus		438
Undivided profits and capital reserve		59
Total equity capital		560
TOTAL	7	564

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,088 Chicot County
Chartered October 14, 1937 P.O. Box 727 Telephone Number 265-2241
Zip Code 71653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dr. J.H. Burge ..... Chairman
Douglas C. Wynn ..... President
*Herman Carlton ..... Exec. V.P.
R. Trafton Williams ..... Vice Pres.
Joyce Bell ..... V.P. & Auditor
Dessie Lee Gibbs ..... Vice Pres.
Jakie Gibson ..... Cashier

Directors:

Sam E. Angel
William W. Bunker
Dr. J.H. Burge
Dr. J.P. Burge
Hermon Carlton
David F. Gillison, Sr.
David F. Gillison, Jr.
Bill R. Holloway
Ned Mazzanti
Joe Pieroni
George Pine
Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	056
U.S. Treasury securities	1	604
Oblig. of other U.S. Government agencies and corporations	5	946
Oblig. of States and political subdivisions	4	783
Excess funds sold and sec. resell agreements		300
Loans, Net	17	801
Bank premises, furniture and fixtures		291
All other assets		797
TOTAL	32	578

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	623
Time deposits, ind., part., corp.	22	707
U.S. Gov't deposits		16
Deposits of States and subdivisions	1	416
Certified and Officers' checks		100
Total Deposits	28	862
All other liabilities		640
Total Liabilities	29	502
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus	1	950
Undivided profits and capital reserve		826
Total equity capital	3	076
TOTAL	32	578

FIRST STATE BANK AND TRUST COMPANY, LAKE VILLAGE

Population 3,088 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Fred P. Michael .....President
Ben V. Floriani .....Exec. V.P.
Mike S. Cashion .....V.P. & Cashier
Freddie Black .....V.P. & Trust Off.
Linda S. Pearson .....Asst. V.P.
Becky Brogdon .....Asst. Cashier

*Designates Chief Executive Officer

Directors:

Sam Adkisson
Charles S. Bennett
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Mike S. Cashion
William H. Drew
Ben V. Floriani
J.P. Hampton
Cullen Livingston
Doyne W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Carl O. Powell
Richard L. Pratt
Ted Thornton

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	248
U.S. Treasury securities	2	975
Oblig. of other U.S. Government agencies and corporations	2	483
Oblig. of States and political subdivisions	2	768
Loans, Net	6	601
Bank premises, furniture and fixtures		434
TOTAL	16	509

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	876
Time deposits, ind., part., corp.	11	938
Deposits of States and subdivisions		952
Certified and Officers' checks		97
Total Deposits	14	863
Total Liabilities	14	863
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		100
Surplus	1	250
Undivided profits and capital reserve		296
Total equity capital	1	646
TOTAL	16	509

CITIZENS BANK OF LAVACA, LAVACA

Population 1,092 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
Zip Code 72941
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James N. Patterson .....President
Larry D. Hurst .....Sr. Vice Pres.
Gary W. Carmack.....Vice Pres.
Bruce A. Davenport.....Asst. V.P.
Paulette Chronister .....Asst. V.P.

Directors:

Ronald H. Udouj
James N. Patterson
Larry D. Hurst
Gene E. Bruick
Rayburn L. Green
Jewel R. Morris

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		395
U.S. Treasury securities	2	087
Oblig. of other U.S. Government agencies and corporations	4	298
Oblig. of States and political subdivisions		104
Loans, Net	8	109
Bank premises, furniture and fixtures		514
All other assets		35
TOTAL	15	542

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	718
Time deposits, ind., part., corp.	9	691
Deposits of States and subdivisions	2	564
Certified and Officers' checks		38
Total Deposits	14	011
All other liabilities		400
Total Liabilities	14	411
Equity Capital		
Capital (# sh. au. 18,000) (# sh. outst. 18,000)		225
Surplus		625
Undivided profits and capital reserve		281
Total equity capital	1	131
TOTAL	15	542

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,882 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Lee Bearden .....President
Edna Kennett .....Exec. V.P.
Linda Young .....Cashier

Directors:

J. Lee Bearden
Nelson Henry
Edna Kennett
T.N. Rodman, M.D.
J.L. Swihart

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		312
U.S. Treasury securities		999
Oblig. of other U.S. Government agencies and corporations	2	445
Oblig. of States and political subdivisions	1	566
Excess funds sold and sec. resell agreements		750
Loans, Net	1	955
Bank premises, furniture and fixtures		117
All other assets		2
TOTAL	8	146

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	193
Time deposits, ind., part., corp.	4	268
Deposits of States and subdivisions	1	298
Certified and Officers' checks		5
Total Deposits	6	764
All other liabilities		13
Total Liabilities	6	777
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		900
Undivided profits and capital reserve		369
Total equity capital	1	369
TOTAL	8	146

LITTLE RIVER BANK, LEPANTO

Population 1,964 Poinsett County
Chartered November 21, 1919 P.O. Box 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D.F. Portis.....Chairman of Board
*Grady Watkins, Jr. .....President
T.G. Thompson, Jr. ...V.P. & Cash.
J.C. Portis .....Vice Pres.
Blanche Nash .....Asst. Cashier

Directors:

A.T. Bell
W.H. Cross, Sr.
Mrs. Julanne Ingram
Junaway Payne
Ernest B. Portis
D.F. Portis
J.C. Portis
T.G. Thompson, Jr.
Mrs. Danette Watkins
Grady Watkins, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		398
U.S. Treasury securities	4	904
Oblig. of other U.S. Government agencies and corporations	2	903
Oblig. of States and political subdivisions	2	010
All other securities		25
Excess funds sold and sec. resell agreements	2	000
Loans, Net	4	207
Bank premises, furniture and fixtures		27
All other assets		509
TOTAL	16	983

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	248
Time deposits, ind., part., corp.	11	149
U.S. Gov't deposits		12
Deposits of States and subdivisions		918
Certified and Officers' checks		26
Total Deposits	14	353
All other liabilities		288
Total Liabilities	14	641
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	100
Undivided profits and capital reserve		842
Total equity capital	2	342
TOTAL	16	983

LESLIE STATE BANK, LESLIE

Population 501 Searcy County
Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2911
Zip Code 72645
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Tilley .....Chairman of Board
Ben Allen.....President
Bill Seeger .....Exec. V.P.
Helen McBride .....Sr. Vice Pres.
Ronnie Housley.....Vice Pres.
Mary Jane Horton.....Cashier

Directors:

Jim Tilley
Ben Allen
Jerald Barnett
Bill Seeger
Virgil Blair
Lex Treece
Bob Derickson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		583
U.S. Treasury securities	1	120
Oblig. of other U.S. Government agencies and corporations		901
Oblig. of States and political subdivisions		732
Excess funds sold and sec. resell agreements		500
Loans, Net	7	010
Bank premises, furniture and fixtures		180
All other assets		344
TOTAL	11	370

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	519
Time deposits, ind., part., corp.	8	383
U.S. Gov't deposits		6
Deposits of States and subdivisions		479
Certified and Officers' checks		13
Total Deposits	10	400
All other liabilities		138
Total Liabilities	10	538
Equity Capital		
Capital (# sh. au. 1,300) (# sh. outst. 1,300)		130
Surplus		425
Undivided profits and capital reserve		277
Total equity capital		832
TOTAL	11	370

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,476 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

Charles H. Moore .....President
J.C. Landes .....Chairman of Board
*W.H. Triplett, Jr. .....Vice Chairman
Wilma Willbanks .....Exec. V.P.
Paul Mahar .....Vice Pres.
Donna H. Adkison .....Asst. V.P.
Venora Hooper .....Cashier
P.D. Burton, III .....Security Off.

Directors:

J.C. Landes
W.H. Triplett, Jr.
Charles H. Moore
Wilma Willbanks
Henry Moore III
Paul J. English
Larry Burrow
Elmer Harris
Allen Harrel
Aileen Landes
P.D. Burton, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	089
U.S. Treasury securities	2	070
Oblig. of other U.S. Government agencies and corporations	3	508
Oblig. of States and political subdivisions	2	695
All other securities		26
Excess funds sold and sec. resell agreements		250
Loans, Net	12	896
Bank premises, furniture and fixtures		812
All other assets		623
TOTAL	23	969

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	915
Time deposits, ind., part., corp.	17	382
U.S. Gov't deposits		8
Deposits of States and subdivisions	1	446
Certified and Officers' checks		107
Total Deposits	21	858
All other liabilities		499
Total Liabilities	22	357
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		750
Undivided profits and capital reserve		762
Total equity capital	1	612
TOTAL	23	969

BANK OF LINCOLN, LINCOLN

Population 1,422 Washington County
Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
Zip Code 72744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Loyd R. Swope .....President
Kenneth D. (Bud) Cox....Exec. V.P.
Larry Karnes .....Vice Pres.
Darlene Cheatham .....Asst. V.P.
Ronnie Rinehart .....Cashier
Nell Kidd .....Compliance Off.

Directors:

John Lewis
R.H. Pitts
S.H. Pitts
Loyd R. Swope
Forrest Rodgers
B.J. Basden
Kenneth D. Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	530
U.S. Treasury securities	3	181
Oblig. of other U.S. Government agencies and corporations		900
Oblig. of States and political subdivisions	4	095
All other securities	1	116
Excess funds sold and sec. resell agreements		900
Loans, Net	15	419
Bank premises, furniture and fixtures		178
All other assets		886
TOTAL	28	205

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	659
Time deposits, ind., part., corp.	20	515
U.S. Gov't deposits		11
Deposits of States and subdivisions	1	202
Certified and Officers' checks		51
Total Deposits	25	438
All other liabilities		570
Total Liabilities	26	008
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		200
Undivided profits and capital reserve	1	497
Total equity capital	1	897
Subordinated notes and debentures		300
TOTAL	28	205

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 158,461 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72207
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. East ..... Pres. & Chmn.
J.A. McEntire III ..... Vice Chmn.
Robert C. Magee ..... Exec. V.P.
James N. Pierce ..... Sr. Vice Pres.
Carl Vess ..... Sr. Vice Pres.
Bobby L. Smith ..... Sr. Vice Pres.
L. Thomas Chapman ..... Vice Pres.
Marilyn Pearce ..... V.P. & Cashier

Directors:

James C. East
J.A. McEntire III
Robert C. Magee
Troy Churchman
R.L. Schultz, Jr.
Thomas L. Hodges
Sidney Weniger
Mark V. Williamson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	001
U.S. Treasury securities	1	034
Oblig. of other U.S. Government agencies and corporations	16	382
Oblig. of States and political subdivisions	3	672
All other securities		45
Loans, Net	34	537
Bank premises, furniture and fixtures	4	559
All other assets	3	404
TOTAL	67	634

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	515
Time deposits, ind., part., corp.	32	837
U.S. Gov't deposits		4
Deposits of States and subdivisions	3	578
All other deposits	1	553
Certified and Officers' checks		266
Total Deposits	51	753
Excess funds purchased and sec. repurchase agreements	7	375
All other liabilities	4	061
Total Liabilities	63	189
Equity Capital		
Cap. (# sh. au. 226,000) (# sh. outst. 166,331)	1	663
Surplus	1	200
Undivided profits and capital reserve		317
Total equity capital	3	180
Subordinated notes and debentures	1	265
TOTAL	67	634

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-2541
Zip Code 71846
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Leonard L. Hampson .....Chairman
*Larry W. Hale .....President
Mary F. Hampson.....Vice Pres.
Barbara Kitchens .....Asst. V.P.
Bobbie J. Simmons .....Cashier

Directors:

Leonard L. Hampson
Wanda C. Hampson
Mary F. Hampson
Larry W. Hale
Joel W. Clay
Garnet E. Norwood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	006
U.S. Treasury securities		991
Oblig. of other U.S. Government agencies and corporations	1	622
Oblig. of States and political subdivisions	1	302
Excess funds sold and sec. resell agreements		50
Loans, Net	6	218
Bank premises, furniture and fixtures		260
All other assets		27
TOTAL	11	476

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	446
Time deposits, ind., part., corp.	8	442
Deposits of States and subdivisions		464
Certified and Officers' checks		53
Total Deposits	10	405
All other liabilities		140
Total Liabilities	10	545
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		175
Undivided profits and capital reserve		681
Total equity capital		931
TOTAL	11	476

FIRST STATE BANK, LONOKE

Population 4,128 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.O. Bennett .....President
Charles E. Ford .....Exec. V.P.
Mary Strickland .....Asst. Cashier

Directors:

J.O. Bennett
Wayne Bennett, Sr.
Neil Bennett, Sr.
Wayne Bennett, Jr.
Neil Bennett, Jr.
H. Austin Grimes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	170
U.S. Treasury securities	5	484
Oblig. of other U.S.		
Oblig. of States and political subdivisions	2	621
Excess funds sold and sec. resell agreements	6	300
Loans, Net	17	977
Bank premises, furniture and fixtures		268
All other assets		954
TOTAL	37	774

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	228
Time deposits, ind., part., corp.	22	216
U.S. Gov't deposits		27
Deposits of States and subdivisions	3	980
Certified and Officers' checks		180
Total Deposits	32	631
All other liabilities		471
Total Liabilities	33	102
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus	1	600
Undivided profits and capital reserve	2	672
Total equity capital	4	672
TOTAL	37	774

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,909 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.S. Warnock, Jr. .....President
Mrs. T.H. Reeves .....Vice Pres.
Cameron Dodson .....Vice Pres.
T.H. Bradley, Jr. .....Vice Pres.
Bob L. Burns .....Vice Pres. & Asst. Trust Officer
Dean Reagan ..Exec. V.P. & Cashier
M.E. Fitzpatrick .....Asst. V.P. & Asst. Cashier

Directors:

T.H. Bradley, Jr.
Bob L. Burns
L.E. Davis, Jr.
Cameron Dodson
W.E. Fullenwider
John W. Harsh
Mrs. T.H. Reeves
R.S. Warnock, Jr.
Joe D. Woodward

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	061
U.S. Treasury securities	6	248
Oblig. of other U.S. Government agencies and corporations	10	579
Oblig. of States and political subdivisions	9	983
Excess funds sold and sec. resell agreements		200
Loans, Net	23	685
Bank premises, furniture and fixtures		508
All other assets	1	306
TOTAL	54	570

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	636
Time deposits, ind., part., corp.	32	139
U.S. Gov't deposits		34
Deposits of States and subdivisions	2	801
Certified and Officers' checks		243
Total Deposits	41	853
Excess funds purchased and sec. repurchase agreements	7	109
All other liabilities		777
Total Liabilities	49	739
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	500
Undivided profits and capital reserve	3	231
Total equity capital	4	831
TOTAL	54	570

BANK OF MALVERN, MALVERN

Population 10,163 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Paul L. Offutt.....Pres. & C.E.O.
James D. Ferguson .....Exec. V.P.
Donald J. Tackett....V.P. & Cashier
Marsha Tanner .....Vice Pres.
Joe Clem .....Vice Pres.
Marc McCain .....Auditor
Glenville Rhodes ...Chmn. of Board

Directors:

Ray Boyle
Sam Clark
Dorsey Glover
W.H. Glover
Joe Keith
Paul Offutt
Glenville Rhodes
Carrington Young
Tom Ross Young, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	264
U.S. Treasury securities	10	301
Oblig. of other U.S. Government agencies and corporations	7	353
Oblig. of States and political subdivisions	6	408
All other securities		100
Loans, Net	17	367
Bank premises, furniture and fixtures	1	121
All other assets	1	261
TOTAL	46	175

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	762
Time deposits, ind., part., corp.	32	382
U.S. Gov't deposits		73
Deposits of States and subdivisions	2	932
Certified and Officers' checks		189
Total Deposits	41	338
All other liabilities		785
Total Liabilities	42	123
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus	1	200
Undivided profits and capital reserve	2	552
Total equity capital	4	052
TOTAL	46	175

PEOPLES BANK, MAMMOTH SPRING

Population 1,158 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Cloy H. Culver ..... President
*William O. Pace ..... Exec. V.P.
David Smith ..... Cashier
Norma Pace ..... Asst. Cashier

Directors:

Auda M. Culver
Cloy H. Culver
William O. Pace
Jim B. Plumlee
M.H. Powell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		619
U.S. Treasury securities .	2	044
Oblig. of other U.S. Government agencies and corporations	4	810
Oblig. of States and political subdivisions..	1	089
Excess funds sold and sec. resell agreements .		350
Loans, Net	3	569
Bank premises, furniture and fixtures .....,		264
TOTAL	12	745

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	017
Time deposits, ind., part., corp.	9	125
U.S. Gov't deposits.....		4
Deposits of States and subdivisions		565
Total Deposits	11	711
Total Liabilities	11	711
Equity Capital		
Capital (# sh. au. 4,000) . (# sh. outst. 4,000)		100
Surplus		300
Undivided profits and capital reserve		634
Total equity capital ...	1	034
TOTAL	12	745

MERCHANTS & PLANTERS BANK, MANILA

Population 2,553 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Peggy F. Cheadle .....Chairman
Lora M. Fleeman .....President
*Max H. Schrader .....Exec. V.P.

Directors:

Lora M. Fleeman
Peggy F. Cheadle
Betty F. Schrader
Wm. Borowsky
L.E. Townsend
James B. Cheadle
Hulen Faulkner
Max H. Schrader

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		610
U.S. Treasury securities		347
Oblig. of other U.S. Government agencies and corporations		973
Oblig. of States and political subdivisions		648
All other securities		200
Excess funds sold and sec. resell agreements		500
Loans, Net	4	646
Bank premises, furniture and fixtures		150
All other assets		53
TOTAL	8	127

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	355
Time deposits, ind., part., corp.	4	533
U.S. Gov't deposits		167
Deposits of States and subdivisions	1	083
Certified and Officers' checks		12
Total Deposits	7	150
Total Liabilities	7	150
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		400
Undivided profits and capital reserve		477
Total equity capital		977
TOTAL	8	127

BANK OF MANSFIELD, MANSFIELD

Population 1,000 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Bruce H. Shaw .....Chmn. of Board
Joe McCain .....Vice Chairman
*Richard D. Foster.....President
Richard B. Shaw .....Vice Pres.
Gilmer Dixon.....Vice Pres.
Melba Conaway .....V.P. & Cashier
Paula Coward.....Asst. V.P.
Liz Hoopengarner .....Asst. V.P.
Margo Jones.....Asst. Cashier

Directors:

Bruce H. Shaw, Chairman
Joe McCain
Richard D. Foster
Richard B. Shaw
Melba Conaway
W.W. Holbrook
S.D. Barnes
Gilmer Dixon
S.M. Taylor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		293
U.S. Treasury securities	6	865
Oblig. of other U.S. Government agencies and corporations	1	994
Oblig. of States and political subdivisions		894
Excess funds sold and sec. resell agreements		625
Loans, Net	5	150
Bank premises, furniture and fixtures		360
All other assets		410
TOTAL	16	591

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	273
Time deposits, ind., part., corp.	10	893
U.S. Gov't deposits		5
Deposits of States and subdivisions		692
Certified and Officers' checks		65
Total Deposits	14	928
All other liabilities		290
Total Liabilities	15	218
Equity Capital		
Capital (# sh. au. 9,600) (# sh. outst. 9,600)		240
Surplus		240
Undivided profits and capital reserve		893
Total equity capital	1	373
TOTAL	16	591

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,220 Lee County
Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
Zip Code 72360
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*William J. McClain .....President
James T. McMahan II ....Vice Pres. & Cashier

Directors:

James Burkett
Dan H. Felton III
Jack R. Gentry
Thomas H. Gist, Jr.
Robert F. Mahan
James T. McMahan II
John F. Miller
William J. McClain
J.B. Smith
D.E. Webb, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		208
U.S. Treasury securities	2	195
Oblig. of other U.S. Government agencies and corporations	3	349
Oblig. of States and political subdivisions	1	539
All other securities		335
Excess funds sold and sec. resell agreements	1	250
Loans, Net	5	496
Bank premises, furniture and fixtures		147
All other assets		351
TOTAL	14	870

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	771
Time deposits, ind., part., corp.	7	559
U.S. Gov't deposits		19
Deposits of States and subdivisions	2	020
Certified and Officers' checks		27
Total Deposits	13	396
All other liabilities		246
Total Liabilities	13	642
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		800
Undivided profits and capital reserve		353
Total equity capital	1	228
TOTAL	14	870

CITIZENS BANK, MARION

Population 2,996 Crittenden County
Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
Zip Code 72364
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*William R. Reynolds....Acting Pres.
A.J. Lumpkin .....Pres. Emeritus
Frank G. Wallace .....Vice Pres.
Mary L. Hoskins .....Cashier
Ida Mae Williams .....Asst. Cashier
Lucille H. Brackin .....Asst. Cashier

Directors:

Wilson P. Barton
C.H. Bond, Jr.
Sanders Carter
Julian Hardin
Allen B. Helms
A.J. Lumpkin
A.H. Neely
Dino Pirani
J.F. Rieves, Jr.
Ray D. Ross
Aldo Stupenti
Dana F. Sulcer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	039
U.S. Treasury securities		450
Oblig. of other U.S. Government agencies and corporations	1	941
Oblig. of States and political subdivisions	4	724
Excess funds sold and sec. resell agreements		400
Loans, Net	4	018
Bank premises, furniture and fixtures	1	163
All other assets		2
TOTAL	13	737

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	175
Time deposits, ind., part., corp.	6	053
U.S. Gov't deposits		6
Deposits of States and subdivisions	2	912
Total Deposits	11	146
All other liabilities		64
Total Liabilities	11	210
Equity Capital		
Capital (# sh. au. 1,500) (# sh. outst. 1,500)		150
Surplus	1	100
Undivided profits and capital reserve	1	277
Total equity capital	2	527
TOTAL	13	737

MARKED TREE BANK, MARKED TREE

Population 3,201 Poinsett County
Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*John A. Brunner .....President
J.P. Hutchins.....Cashier
Francis Whitlow .....Asst. Cashier
Louise Anglin.....Asst. Cashier
Norma Hendrix .....Asst. Cashier

Directors:

John A. Brunner
Mary Ann Arnold
Gloria Ritter, Chairman
J. Robert Brunner
Frank Brunner, Jr.
Ritter Arnold
L.H. Goad
Robert Neel
Dan Hatzenbuehler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	165
U.S. Treasury securities	7	762
Oblig. of other U.S. Government agencies and corporations	3	205
Oblig. of States and political subdivisions	1	006
Excess funds sold and sec. resell agreements	1	700
Loans, Net	2	547
Bank premises, furniture and fixtures		77
TOTAL	17	462

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	983
Time deposits, ind., part., corp.	10	745
U.S. Gov't deposits		52
Deposits of States and subdivisions	1	240
Certified and Officers' checks		63
Total Deposits	15	083
Excess funds purchased and sec. repurchase agreements		909
Total Liabilities	15	992
Equity Capital		
Capital (# sh. au. 2,500) (# sh. outst. 2,500)		250
Surplus		300
Undivided profits and capital reserve		920
Total equity capital	1	470
TOTAL	17	462

THE CITIZENS BANK, MARSHALL

Population 1,595 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Jim Tilley .....Chairman
Jerald Barnett .....Vice Chmn.
*James W. Daniel .....President
Bill O. Watts .....Sr. Vice Pres.
M. Malcolm Winters...Sr. Vice Pres.
Danny G. Horton .....Vice Pres.
Brenda Harness .....Cashier
Bernece Myatt .....Asst. Cashier
Patsy Massey .....Asst. Cashier
Carla Harness .....Asst. Cashier

Directors:

Ben Allen
Jerald M. Barnett
J.C. Baker, Jr.
George E. Daniel
James W. Daniel
Dewey Massey
Ancil Mays
Jim Tilley
Bill O. Watts

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	687
U.S. Treasury securities	1	209
Oblig. of other U.S. Government agencies and corporations		725
Oblig. of States and political subdivisions	2	133
Excess funds sold and sec. resell agreements	1	325
Loans, Net	11	018
Bank premises, furniture and fixtures		228
All other assets		738
TOTAL	19	063

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	777
Time deposits, ind., part., corp.	12	358
U.S. Gov't deposits		34
Deposits of States and subdivisions	1	818
Certified and Officers' checks		14
Total Deposits	17	001
All other liabilities		265
Total Liabilities	17	266
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus		500
Undivided profits and capital reserve		597
Total equity capital	1	497
Subordinated notes and debentures		300
TOTAL	19	063

BANK OF MARVELL, MARVELL

Population 1,751 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Gibson Turley .....Chmn. & Pres.
Tommie Shackelford, Jr. .Exec. V.P.
Gibson Turley, Jr.....Vice Pres.
Patty Sue Russell .....Cashier
Bobbie Chisnall .....Asst. Cashier
Beulah Dirlam .....Asst. Cashier

Directors:

Gibson Turley
J.A. Hill
James H. Hill
Virginia Turley
Gibson Turley, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		551
U.S. Treasury securities	2	696
Oblig. of other U.S. Government agencies and corporations	4	390
Oblig. of States and political subdivisions	2	436
Excess funds sold and sec. resell agreements	1	700
Loans, Net	1	520
Bank premises, furniture and fixtures		144
All other assets		61
TOTAL	13	498

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	362
Time deposits, ind., part., corp.	7	774
U.S. Gov't deposits		10
Deposits of States and subdivisions	1	701
Certified and Officers' checks		22
Total Deposits	11	869
All other liabilities		107
Total Liabilities	11	976
Equity Capital		
Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
Surplus		500
Undivided profits and capital reserve		872
Total equity capital	1	522
TOTAL	13	498

BANK OF McCRORY, McCRORY

Population 1,942 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*I.N. Arnof .....Chairman of Board
John G. Thompson....Sr. Vice Pres.
John D. Eldridge.....Sr. Vice Pres.
H. Ripley Thompson ..Sr. Vice Pres.
Hulon Cain .....President
Margaret Collier .....Vice Pres.
James W. Taylor .....Cashier
Bobby Trotter .....Asst. V.P.
Robbin Miller .....Asst. V.P.

Directors:

I.N. Arnof
John G. Thompson
John D. Eldridge
H. Ripley Thompson
Ian Arnof
John D. Eldridge III
G.I. Morris, Jr.
Edwin B. Conner, Jr.
Hulon Cain
Donald Cain
Fletcher C. Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	716
U.S. Treasury securities	10	000
Oblig. of other U.S. Government agencies and corporations	4	300
Oblig. of States and political subdivisions	4	718
All other securities		81
Excess funds sold and sec. resell agreements	5	150
Loans, Net	9	856
Bank premises, furniture and fixtures		382
All other assets		846
TOTAL	37	049

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	801
Time deposits, ind., part., corp.	22	695
U.S. Gov't deposits		26
Deposits of States and subdivisions	1	380
Certified and Officers' checks		53
Total Deposits	31	955
All other liabilities	1	176
Total Liabilities	33	131
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	2	418
Total equity capital	3	918
TOTAL	37	049

McGEHEE BANK, McGEHEE

Population 5,671 Desha County
Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151
Zip Code 71654
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

Sam Bowman ..... Chairman of Board
*Bill Bowman ..... President
John Potter ..... Vice Chmn. of Board
Mark E. Sherland ..... Exec. Vice President
Richard L. Gilliam ..... Cashier
Roy Ferrell ..... Vice Pres. & Trust Officer
Robert Keller ..... Vice Pres. - Real Estate
Tom Bartholomew, Jr. ..... Vice Pres. - Agri.
Charles E. Lloyd ..... Vice Pres. - Time Pay
Randa Bowman ..... Asst. Vice Pres.
Nancy Shook ..... Branch Supervisor
Patricia Calhoun ..... Asst. Cashier
Peggy Smith ..... Asst. Cashier
Stephen Wilson ..... Asst. Cashier

Directors:

Sam Bowman
Bill Bowman
John Potter
Mark E. Sherland
Robert H. Adcock
Bill Elliott
James N. Smith
Cecil Simpson
Buren Sharpe
John L. Maier, Jr.
Jimmy L. Buford
Fred Blanks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	002
U.S. Treasury securities	1	193
Oblig. of other U.S. Government agencies and corporations	3	588
Oblig. of States and political subdivisions	5	376
All other securities		141
Excess funds sold and sec. resell agreements	4	485
Loans, Net	36	477
Bank premises, furniture and fixtures		340
All other assets	1	421
TOTAL	55	023

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	250
Time deposits, ind., part., corp.	35	412
U.S. Gov't deposits		174
Deposits of States and subdivisions	3	302
Certified and Officers' checks		145
Total Deposits	48	283
All other liabilities		670
Total Liabilities	48	953
Equity Capital		
Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1	000
Surplus	1	700
Undivided profits and capital reserve	3	370
Total equity capital	6	070
TOTAL	55	023

THE BANK OF MELBOURNE, MELBOURNE

Population 1,626 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
Zip Code 72556
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Charles C. Miller .....President
*R. Clinton Hawkins.....Exec. V.P.
Ernestine Marlin .....Cashier
Mary F. Tate .....Asst. Cashier

Directors:

Charles C. Miller
Gwen Lea
Ann Lawrence
James E. Miller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	200
U.S. Treasury securities	1	455
Oblig. of other U.S. Government agencies and corporations	3	222
Oblig. of States and political subdivisions	2	797
All other securities		25
Loans, Net	6	490
Bank premises, furniture and fixtures		460
All other assets		726
TOTAL	16	375

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	746
Time deposits, ind., part., corp.	9	357
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	046
Certified and Officers' checks		23
Total Deposits	13	173
Excess funds purchased and sec. repurchase agreements	1	200
All other liabilities		242
Total Liabilities	14	615
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		325
Undivided profits and capital reserve	1	235
Total equity capital	1	660
Subordinated notes and debentures		100
TOTAL	16	375

THE UNION BANK OF MENA, MENA

Population 5,154 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

Clift C. Lane.....Chmn. of Board
*Bill Lauck Wood ....Pres. & C.E.O.
Gary W. Gardner .....Vice Pres.
R.A. Carver.....Vice Pres.
Buddy Newbolt .....Asst. Vice Pres.
Ruby Lunsford .....Cashier
Eva Capehart.....Asst. Vice Pres.
Mildred Brown.....Asst. Cashier
Sara Curry .....Loan Dept. Mgr.
Jesse Sullivan.....Asst. Vice Pres.
Larry Gentry .....Asst. Cashier
Jim Neugent...Data Processing Mgr.

Directors:

R.A. Carver
R.L. Hamilton
Clift C. Lane
Charles Sharp
Edward W. Stevenson
C.S. Williams
Bill Lauck Wood
David Maddox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	488
U.S. Treasury securities	1	935
Oblig. of other U.S. Government agencies and corporations	1	607
Oblig. of States and political subdivisions	11	035
All other securities		934
Excess funds sold and sec. resell agreements		300
Loans, Net	23	428
Bank premises, furniture and fixtures		596
All other assets	1	137
TOTAL	43	460

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	964
Time deposits, ind., part., corp.	27	675
U.S. Gov't deposits		224
Deposits of States and subdivisions	2	371
Certified and Officers' checks		172
Total Deposits	37	406
All other liabilities	1	015
Total Liabilities	38	421
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)	1	200
Surplus	1	400
Undivided profits and capital reserve	2	439
Total equity capital	5	039
TOTAL	43	460

MONETTE STATE BANK, MONETTE

Population 1,165 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Donald Kirksey.....President
Shirley Bronaugh .....Sr. Vice Pres.
Verlene Fullen.....V.P. & Cashier
Bill Clark .....Vice Pres.
Revis G. Stewart .....Vice Pres.

Directors:

Charles Frierson III
Carolyn Frierson
Verlene Fullen
Shirley Bronaugh
Dr. B.R. Harper
Dr. T.P. Harper
Ruth P. Latta
Donald Kirksey
J.E. Story

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	627
U.S. Treasury securities		300
Oblig. of other U.S. Government agencies and corporations		269
Oblig. of States and political subdivisions	7	013
All other securities		135
Loans, Net	15	348
Bank premises, furniture and fixtures		352
All other assets		113
TOTAL	26	157

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	097
Time deposits, ind., part., corp.	17	073
U.S. Gov't deposits		20
Deposits of States and subdivisions	2	521
Certified and Officers' checks		58
Total Deposits	23	769
Total Liabilities	23	769
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		200
Surplus	1	050
Undivided profits and capital reserve	1	138
Total equity capital	2	388
TOTAL	26	157

COMMERCIAL BANK AND TRUST CO., MONTICELLO

Population 8,259 Drew County
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Bennie Ryburn, Sr. ..... Chairman
Reginald Glover ..... President
Jim Searcy ..... Exec. V.P. & T.O.
Bill White ..... Vice Pres.
Rusty Smith ..... Vice Pres.

*Designates Chief Executive Officer

Directors:

E.A. Baker
Joe Brannen
James Burks
S.J. Clark
Cole Castellaw
Jerry Davis
Phillip Davis
J.A. Garrett
Charles S. Gibson
Thomas Henley
R.D. Jones, Jr.
L.D. Long
Lamar Miles
W.E. Smith
Kim Ward

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	158
U.S. Treasury securities		400
Oblig. of other U.S.		
Oblig. of States and political subdivisions	6	819
All other securities	3	719
Loans, Net	28	113
Bank premises, furniture and fixtures		279
All other assets	1	281
TOTAL	42	769

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	195
Time deposits, ind., part., corp.	28	161
U.S. Gov't deposits		304
Deposits of States and subdivisions	2	509
Certified and Officers' checks		414
Total Deposits	36	583
Excess funds purchased and sec. repurchase agreements	1	600
All other liabilities		830
Total Liabilities	39	013
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	2	050
Undivided profits and capital reserve	1	506
Total equity capital	3	756
TOTAL	42	769

UNION BANK & TRUST COMPANY, MONTICELLO

Population 8,259 Drew County
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453
Zip Code 71655
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Zach McClendon, Jr. .....Pres. & Vice Chairman
Kelton Busby, Jr. .....Vice Pres.
John A. McClelland .....Vice Pres.
Clay Mitchell .....Vice Pres.
Jean St. John .....Vice Pres.
Beverly Hudson .....Asst. V.P.
Peggy Smith .....Asst. V.P.
Dona Stevenson .....Asst. V.P.
Howard Woodall .....Asst. V.P.
Shirley Hill .....Asst. Cashier
Tona McKiever .....Asst. Cashier

Directors:

Zach McClendon Sr., Chmn.
William K Ball
Brown Calhoun
Frank Carson, Jr.
Billy H. Hartness
Charles E. Jackson
William Frank Jackson
Zach McClendon, Jr.
Wells Moffatt
Dr. J.P. Price
A.C. Thompson
Alan G. Williams
George Campster
Juan Trotter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	383
U.S. Treasury securities	6	083
Oblig. of other U.S. Government agencies and corporations	1	650
Oblig. of States and political subdivisions	9	809
Excess funds sold and sec. resell agreements	4	225
Loans, Net	30	009
Bank premises, furniture and fixtures		830
All other assets	1	405
TOTAL	56	394

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	323
Time deposits, ind., part., corp.	41	218
Deposits of States and subdivisions	3	448
Certified and Officers' checks		2
Total Deposits	51	991
All other liabilities		824
Total Liabilities	52	815
Equity Capital		
Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	1	579
Total equity capital	3	579
TOTAL	56	394

THE FIRST STATE BANK, MORRILTON

Population 7,355 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*H.J. Kordsmeier.....President
Jim H. Wilcox.....Exec. Vice Pres.
Bill Davidson .....Asst. V.P.
Billie Jean Wofford .....Asst. V.P.
Alton Cash .....Asst. V.P.

Directors:

Cleo Cheek
W.E. Love
H.J. Kordsmeier
S.E. McReynolds
Charles Ormond
Otto Lienhart
A.J. Gordon
Dr. T.H. Hickey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	461
U.S. Treasury securities	12	099
Oblig. of other U.S. Government agencies and corporations		110
Oblig. of States and political subdivisions	10	070
Excess funds sold and sec. resell agreements	1	950
Loans, Net	16	804
Bank premises, furniture and fixtures		600
All other assets	1	218
TOTAL	45	312

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	201
Time deposits, ind., part., corp.	26	863
U.S. Gov't deposits		256
Deposits of States and subdivisions	2	151
Certified and Officers' checks		127
Total Deposits	38	598
Excess funds purchased and sec. repurchase agreements		300
All other liabilities		784
Total Liabilities	39	682
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		500
Surplus	1	000
Undivided profits and capital reserve	4	130
Total equity capital	5	630
TOTAL	45	312

MORRILTON SECURITY BANK, MORRILTON

Population 7,355 Conway County
Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Howard E. Jones.....Chairman & C.E.O.
Samuel W. Callihan.....President & Cashier
Stan Thompson.....Exec. V.P.

Directors:

Howard E. Jones
Sam W. Callihan
Stan Thompson
Ed Ruff
Marion Hightower
Edward Eddy
Ed Gordon
Nathan Gordon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	887
U.S. Treasury securities	3	335
Oblig. of other U.S. Government agencies and corporations	1	300
Oblig. of States and political subdivisions	1	598
Excess funds sold and sec. resell agreements	2	400
Loans, Net	15	762
Bank premises, furniture and fixtures		301
All other assets		890
TOTAL	27	473

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	181
Time deposits, ind., part., corp.	16	249
U.S. Gov't deposits		12
Deposits of States and subdivisions	1	613
Certified and Officers' checks		113
Total Deposits	24	168
All other liabilities		516
Total Liabilities	24	684
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus		550
Undivided profits and capital reserve	1	789
Total equity capital	2	789
TOTAL	27	473

FIRST BANK & TRUST CO. OF MOUNTAIN HOME, MOUNTAIN HOME

Population 7,447 Baxter County
Chartered January 16, 1979 P.O. Box F Telephone Number 425-2101
Zip Code 72653
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

C.N. Kent, Jr. ..... Vice Chairman
*Dennie Smith ..... Exec. V.P. & Chief Ex. Officer
R.J. Pratt ..... Sr. V. Pres.
Charles F. Vandegrift ..... V. Pres. & Trust Officer
Dwayne Hickman ..... V. Pres.

Directors:

Frank L. Coffman, Jr.
J.D. Dryer
C.N. Kent, Jr.
R.F. Lawyer
T.J. McCabe
James E. O'Brien*
Denny Smith
*Advisory Board Member

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	130
U.S. Treasury securities	10	542
Oblig. of other U.S. Government agencies and corporations	5	357
Oblig. of States and political subdivisions	19	231
All other securities		135
Excess funds sold and sec. resell agreements	2	300
Loans, Net	40	017
Bank premises, furniture and fixtures	2	641
All other assets	2	226
TOTAL	86	579

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	435
Time deposits, ind., part., corp.	64	925
U.S. Gov't deposits		13
Deposits of States and subdivisions	2	747
Certified and Officers' checks		313
Total Deposits	76	433
All other liabilities	3	569
Total Liabilities	80	002
Equity Capital		
Capital (# sh. au. 116,260) (# sh. outst. 116,260)	1	163
Surplus	2	587
Undivided profits and capital reserve	2	827
Total equity capital	6	577
TOTAL	86	579

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 7,447 Baxter County
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Neil Nelson .....President
Larry G. Nelson .....Ex. V. Pres.
Charles A. Morton .....Sr. V. Pres.
Clyde Thorn, Jr. .....Sr. V. Pres.
R.E. Baker .....V. Pres.
Ruddell Pannell .....V. Pres.
Irene Martin ...Asst. V.P. & Cashier

Directors:

Powers L. Fowler
R.E. Baker
W.A. Thompson
B.R. Wiseman
Wylo Dyer
Neil Nelson
Mrs. Nat T. Dyer
Guy King
W.T. Morgan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	575
U.S. Treasury securities	8	940
Oblig. of other U.S. Government agencies and corporations	8	474
Oblig. of States and political subdivisions	12	144
Excess funds sold and sec. resell agreements	1	350
Loans, Net	55	218
Bank premises, furniture and fixtures		825
All other assets	2	966
TOTAL	93	492

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	093
Time deposits, ind., part., corp.	70	023
U.S. Gov't deposits		45
Deposits of States and subdivisions	2	859
Certified and Officers' checks		399
Total Deposits	82	419
Excess funds purchased and sec. repurchase agreements		900
All other liabilities	1	581
Total Liabilities	84	900
Equity Capital		
Capital (# sh. au. 90,000) (# sh. outst. 90,000)	2	250
Surplus	2	750
Undivided profits and capital reserve	3	592
Total equity capital	8	592
TOTAL	93	492

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 2,147 Stone County
Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815
Zip Code 72560
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Glen Hinkle ..... Chairman of Board
James G. Hinkle ..... President
*Charles A. Lowe ..... Ex. V. Pres.
Kenneth Sutton ..... Secretary
Weldon Duncan ..... Cashier

Directors:

Glen Hinkle
James G. Hinkle
Charles A. Lowe
Kenneth Sutton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	180
U.S. Treasury securities	2	193
Oblig. of other U.S. Government agencies and corporations	2	940
Oblig. of States and political subdivisions	6	773
Excess funds sold and sec. resell agreements	2	300
Loans, Net	9	480
Bank premises, furniture and fixtures	1	106
All other assets		78
TOTAL	26	050

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	368
Time deposits, ind., part., corp.	17	185
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	165
Certified and Officers' checks		84
Total Deposits	22	805
Total Liabilities	22	805
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	500
Undivided profits and capital reserve	1	645
Total equity capital	3	245
TOTAL	26	050

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 1,023 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*John Beavers.....President
Robert Campbell .....Sr. V. Pres.
Jim Tom Butler.....V. Pres.
Melvin L. Simpson .....V. Pres.
Marcia Summitt.....Cashier

Directors:

John Beavers
Joe Brakefield
Jim Tom Butler
R.W. Butler
Robert Campbell
Paul Eaton
Lake Lawrence
Bobby Lybrand
Ode Maddox
Melvin L. Simpson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		793
U.S. Treasury securities	6	606
Oblig. of other U.S. Government agencies and corporations	9	308
Oblig. of States and political subdivisions	4	977
Loans, Net	5	732
Bank premises, furniture and fixtures		377
All other assets		691
TOTAL	28	484

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	817
Time deposits, ind., part., corp.	20	312
U.S. Gov't deposits		6
Deposits of States and subdivisions	2	235
Certified and Officers' checks		68
Total Deposits	25	438
Excess funds purchased and sec. repurchase agreements		100
All other liabilities		239
Total Liabilities	25	777
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve	1	607
Total equity capital	2	707
TOTAL	28	484

BANK OF MULBERRY, MULBERRY

Population 1,470 Crawford County
Chartered January 15, 1902 P.O. Drawer A Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Betty Feller .....President
Dianna Millsap .....Cashier
Modena Chancellor ....Asst. Cashier
Phyllis Douglas .....Asst. Cashier

Directors:

L.C. Gunn
Lonnie Batchelor
W. Joe Medlock
Betty Feller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		625
U.S. Treasury securities		995
Oblig. of other U.S. Government agencies and corporations	1	042
Oblig. of States and political subdivisions	1	381
All other securities		80
Excess funds sold and sec. resell agreements		200
Loans, Net	7	156
Bank premises, furniture and fixtures		96
All other assets		10
TOTAL	11	585

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	850
Time deposits, ind., part., corp.	7	755
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	060
Certified and Officers' checks		106
Total Deposits	10	772
Total Liabilities	10	772
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		313
Total equity capital		813
TOTAL	11	585

PIKE COUNTY BANK, MURFREESBORO

Population 1,884 Pike County
Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
Zip Code 71958
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Clift Lane ..... Chairman
*Jack R. Dees ..... Pres. & Chief Ex.
Brenda Smith ... V. Pres. Loan Dept.
Harold Smith ... V.P. & Branch Mgr.
Bobby Jo McAllister ... Asst. Cashier
Brenda Roberts ..... Cashier
Helen Henderson ..... Asst. Cashier
Rusty Silvey ..... V. Pres.
Charles Sharp ..... V. Pres.

Directors:

Jack Dees
George Steel, Jr.
Thomas Bridgeman
R.B. Carroll, Jr.
Charles Sharp
Vance Evans
Ray Womack
Cooper Kizzia
Clift Lane
Elbert Ray
George Steel, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	470
U.S. Treasury securities		389
Oblig. of other U.S. Government agencies and corporations		823
Oblig. of States and political subdivisions	5	583
Loans, Net	19	463
Bank premises, furniture and fixtures		658
All other assets		919
TOTAL	29	305

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	585
Time deposits, ind., part., corp.	20	416
U.S. Gov't deposits		29
Deposits of States and subdivisions	1	937
Certified and Officers' checks		207
Total Deposits	25	174
Excess funds purchased and sec. repurchase agreements		750
All other liabilities		373
Total Liabilities	26	297
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus		500
Undivided profits and capital reserve	2	108
Total equity capital	3	008
TOTAL	29	305

CITIZENS STATE BANK, NASHVILLE

Population 4,554 Howard County
Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
Zip Code 71852
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

York Gary .....Chairman of Board
*Roy A. Reaves .....President
H.L. Pope .....Ex. V. Pres. & Cash.
Charles Darnall.....V. Pres.
Connie Renfrow .....Asst. Cashier
Janet Craver.....Asst. Cashier
Glenda Sipes.....Asst. Cashier

Directors:

James E. Chandler
York Gary
John H. Hendrix
Dwight Jones
Jimmy Latimer
Marion Mabry
David Pile
H.L. Pope
Roy A. Reaves
Larry Renard
Daisy Steel-Pledger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	647
U.S. Treasury securities	2	634
Oblig. of other U.S. Government agencies and corporations	2	359
Oblig. of States and political subdivisions	1	563
Loans, Net	17	192
Bank premises, furniture and fixtures		445
All other assets		554
TOTAL	26	394

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	624
Time deposits, ind., part., corp.	18	514
Deposits of States and subdivisions	1	722
Certified and Officers' checks		156
Total Deposits	22	016
Excess funds purchased and sec. repurchase agreements	2	250
All other liabilities		430
Total Liabilities	24	696
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus	1	100
Undivided profits and capital reserve		98
Total equity capital	1	498
Subordinated notes and debentures		200
TOTAL	26	394

BANK OF NEWARK, NEWARK

Population 1,109 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*R.M. Twyford .....President, CEO
Jo J. Magness .....Cashier
Mary S. Steele .....Asst. Cashier

Directors:

E.R. Coleman, Chairman
R.M. Twyford
Florene Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		440
U.S. Treasury securities		593
Oblig. of other U.S. Government agencies and corporations	1	139
Oblig. of States and political subdivisions		509
Loans, Net	2	263
Bank premises, furniture and fixtures		72
All other assets		120
TOTAL	5	136

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		959
Time deposits, ind., part., corp.	3	254
U.S. Gov't deposits		7
Deposits of States and subdivisions		318
All other deposits		66
Certified and Officers' checks		3
Total Deposits	4	607
All other liabilities		52
Total Liabilities	4	659
Equity Capital		
Capital (# sh. au. 11,665) (# sh. outst. 11,665)		117
Surplus		192
Undivided profits and capital reserve		168
Total equity capital		477
TOTAL	5	136

BANK OF NEW EDINBURG, NEW EDINBURG

Population 500 Cleveland County
Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592
Zip Code 71660
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William Cain Lyon.....President
Peggy R. Lyon .....Sec./Treas.
Deborah White .....Cashier

Directors:

William C. Lyon
Peggy R. Lyon
J. D. Womble
Dr. Gene Jines

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		141
U.S. Treasury securities		737
Oblig. of other U.S. Government agencies and corporations		434
Oblig. of States and political subdivisions		121
Excess funds sold and sec. resell agreements		35
Loans, Net	1	202
Bank premises, furniture and fixtures		91
All other assets		63
TOTAL	2	824

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		444
Time deposits, ind., part., corp.	1	668
U.S. Gov't deposits		4
Deposits of States and subdivisions		445
Total Deposits	2	561
All other liabilities		36
Total Liabilities	2	597
Equity Capital		
Capital (# sh. au. 1,680) (# sh. outst. 1,661 4/5)		42
Surplus		102
Undivided profits and capital reserve		43
Total equity capital		187
Subordinated notes and debentures		40
TOTAL	2	824

FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,339 Jackson County
Chartered July 6, 1978 P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bill Fisher ..... President
T.D. Herring ..... Ex. V. Pres.
Joe D. Reynolds ..... V. Pres.
Alfred J. Couch, Jr. ..... Asst. V.P. & Cashier
James McCartney ..... Auditor
Wesley Harmon ..... Asst. V.P. &Trust Officer

Directors:

Bill Fisher
Stephen Graham
T.D. Herring
David Hodges
David L. Johnston
George Kell
Robert Vanhook
R.D. Wilmans, III
Forrest E. Wise

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	695
U.S. Treasury securities	4	848
Oblig. of other U.S. Government agencies and corporations	3	430
Oblig. of States and political subdivisions	3	722
All other securities		150
Excess funds sold and sec. resell agreements	1	050
Loans, Net	26	917
Bank premises, furniture and fixtures		474
All other assets	1	590
TOTAL	43	876

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	027
Time deposits, ind., part., corp.	28	434
U.S. Gov't deposits		29
Deposits of States and subdivisions	2	755
Certified and Officers' checks		398
Total Deposits	38	643
All other liabilities		683
Total Liabilities	39	326
Equity Capital		
Capital (# sh. au. 29,336) (# sh. outst. 22,000)		550
Surplus	1	700
Undivided profits and capital reserve	1	850
Total equity capital	4	100
Subordinated notes and debentures		450
TOTAL	43	876

MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,339 Jackson County
Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ernest D. McDonald .....President
Terry L. Dillon.....V. Pres.
James C. Giles .....V. Pres.
W. Neil Holcomb...V..Pres.-Cashier
Maurine B. Heard.....Asst. V. Pres.

Directors:

R.O. Burton
Morris Bowman
John L. Conner
Tom R. Curtner
James O. Dupree
Dr. Troy A. Gray
Robert Harvey
Ralph McDonald, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	309
U.S. Treasury securities	2	844
Oblig. of other U.S. Government agencies and corporations	1	936
Oblig. of States and political subdivisions	5	274
Excess funds sold and sec. resell agreements	2	000
Loans, Net	27	190
Bank premises, furniture and fixtures		489
All other assets	1	805
TOTAL	43	847

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	131
Time deposits, ind., part., corp.	29	649
U.S. Gov't deposits		38
Deposits of States and subdivisions	2	902
Certified and Officers' checks		202
Total Deposits	38	922
All other liabilities		886
Total Liabilities	39	808
Equity Capital		
Capital (# sh. au. 9,000) (# sh. outst. 9,000)		225
Surplus	2	100
Undivided profits and capital reserve	1	214
Total equity capital	3	539
Subordinated notes and debentures		500
TOTAL	43	847

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 8; Outside City — None
Number of CBCT's: Inside City — 6; Outside City — None

Principal Officers:

*T.E. Renaud ..... Chairman of the Board
Edward M. Penick, Jr. ..... President
Kenneth J. Pennebaker ..... Exec. Vice Pres.
Margaret R. Davenport ... Vice Pres. & Cashier
Robert F. Birch, Jr. ..... Vice President
Ronald G. Gillert .... Vice Pres. & Comptroller
Dale A. Renaud ..... Vice President
Michael L. Waddington ..... Vice President
Jean Arehart ..... Vice President
Kenneth D. Hammonds ..... Vice President
John Schick ..... Vice President
Ben R. Scroggin ..... Vice President

Directors:

John Boldgett
Martin Borchert
Ralph Cothan, Jr.
David D. Jones
Frank Lyon, Jr.
Mike Mehaffy
Edward M. Penick
Ken J. Pennebaker
Eugene M. Pfeifer
T.E. Renaud
George M. Rozzell
Father George Tribo
Larry C. Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	50	074
U.S. Treasury securities	6	807
Oblig. of other U.S. Government agencies and corporations	8	540
Oblig. of States and political subdivisions	21	168
All other securities	1	225
Excess funds sold and sec. resell agreements	42	600
Loans, Net	109	109
Bank premises, furniture and fixtures	11	315
All other assets	4	852
TOTAL	255	690

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	24	790
Time deposits, ind., part., corp.	110	852
U.S. Gov't deposits		63
Deposits of States and subdivisions	29	938
All other deposits		75
Certified and Officers' Checks	1	060
Total Deposits	166	778
Excess funds purchased and sec. repurchase agreements	60	046
All other liabilities	9	167
Total Liabilities	235	991
Equity Capital		
Preferred 9,500	9	500
Cap. (# sh. au. 270,000) (# sh. outst. 270,000)	2	700
Surplus	1	000
Undivided profits and capital reserve	4	199
Total equity capital	17	399
Subordinated notes and debentures	2	300
TOTAL	255	690

THE PLANTERS BANK, OSCEOLA

Population 8,881 Mississippi County
Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666
Zip Code 72370
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Sloan Rainwater, Jr. ..... Chairman
*Jim Hinkle ..... President
June Welborn ..... Vice Pres.
Betty Rue ..... Vice Pres. & Cashier

Directors:

Sloan Rainwater, Jr.
Jim Hinkle
Nathan Weinberg
Wm. I Rainwater
Joe W. Edrington
Henry J. Swift
Dewey Neely
E.H. Riley
Paul Billings
W.M. Taylor, Jr.
J.A. Crosthwait

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	832
U.S. Treasury securities	1	199
Oblig. of other U.S. Government agencies and corporations	4	352
Oblig. of States and political subdivisions	3	344
Loans, Net	15	627
Bank premises, furniture and fixtures		288
All other assets		778
TOTAL	27	420

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	449
Time deposits, ind., part., corp.	16	694
U.S. Gov't deposits		193
Deposits of States and subdivisions	2	277
Certified and Officers' checks		83
Total Deposits	23	696
Excess funds purchased and sec. repurchase agreements	1	075
All other liabilities		467
Total Liabilities	25	238
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve		662
Total equity capital	2	162
Subordinated notes and debentures		20
TOTAL	27	420

BANK OF OZARK, OZARK

Population 3,597 Franklin County
Chartered June 9, 1937 P.O. Box 196 Telephone Number 667-2181
Zip Code 72949
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*George G. Gleason, II ....Chairman & C.E.O.
Carl G. Holt .....Vice Chairman
Harold Hull .....Exec. Vice Pres.
Harold D. Beck .....Sr. V.P. & Cashier
Jo Ann Fine .....V.P. & Trust Officer
Charles Otto Haberer .....Vice Pres.
Norma Brashears .....Asst. Vice Pres.
Donald Mainard .....Asst. Vice Pres.
Larry Dicks .....Asst. Vice Pres.
Gladys Nichols .....Asst. Cashier
Billie Mainard .....Asst. Cashier
Barbara Bearden .....Asst. Cashier
Mark D. Ross .....Asst. Cashier
Dr. Frank Lawrence .....Corporate Secretary
Estelle Faucett .....Branch Manager - Altus

Directors:

Frances Caleb
Carol Ann Ross Gleason
George G. Gleason, II
W. Dee Gober
Dr. Jon R. Ewing
Jim H. Hillard
O.P. Hillard
Carl G. Holt
Harold Hull
Dennis R. James
Neva Belcher King
Coy Kirkpatrick
Dr. Frank Lawrence
Gus Shaffer
Kennith Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	402
U.S. Treasury securities	1	587
Oblig. of other U.S. Government agencies and corporations	2	399
Oblig. of States and political subdivisions	9	622
All other securities		200
Excess funds sold and sec. resell agreements	2	150
Loans, Net	26	404
Bank premises, furniture and fixtures		893
All other assets		804
TOTAL	46	461

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	281
Time deposits, ind., part., corp.	32	405
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	694
Certified and Officers' checks		91
Total Deposits	40	473
Excess funds purchased and sec. repurchase agreements	1	457
All other liabilities	1	142
Total Liabilities	43	072
Equity Capital		
Capital (# sh. au. 20,650) (# sh. outst. 20,650)		516
Surplus	2	484
Undivided profits and capital reserve		389
Total equity capital	3	389
TOTAL	46	461

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72450
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Marlin D. Jackson ... Pres. & Chmn.
Fred Wilcox, CPA ... V.P. & Cashier
Sandra Kasserman ..... Vice Pres.

*Designates Chief Executive Officer

Directors:

Marlin Jackson
Donald I. Purcell
Frank Quinn
Terry Wilkins
Everett Rogers
Ray Distretti
Francis Bland
Nan Dickey
Fred Wilcox
Charles Campbell
Vern Ann Shotts
Frank Oldham
G.I. Higgins
Richard Nutt
Charles Gordon

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	156
U.S. Treasury securities	6	451
Oblig. of other U.S. Government agencies and corporations	8	548
Oblig. of States and political subdivisions	6	642
All other securities	2	033
Excess funds sold and sec. resell agreements	1	750
Loans, Net	38	723
Bank premises, furniture and fixtures	2	229
All other assets	3	201
TOTAL	72	733

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	656
Time deposits, ind., part., corp.	47	714
U.S. Gov't deposits		13
Deposits of States and subdivisions	5	755
All other deposits		258
Certified and Officers' checks		227
Total Deposits	63	623
Excess funds purchased and sec. repurchase agreements	1	302
All other liabilities	2	478
Total Liabilities	67	403
Equity Capital		
Cap. (# sh. au. 132,000) (# sh. outst. 120,000)	1	200
Surplus		700
Undivided profits and capital reserve	2	110
Total equity capital	4	010
Subordinated notes and debentures	1	320
TOTAL	72	733

BANK OF PARKDALE, PARKDALE

Population 471 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

George L. Pugh .....President
*J.A. Gibson .....Exec. Vice Pres.
Geraldine G. Zatwarsky ..Asst. V.P.
Nita D. Williamson .....Cashier

Directors:

Gus Pugh, Chairman
George L. Pugh
J.C. Larrison
Carl Wells
Thomas R. Pugh
Dewayne Haynes
Augustus H. Pugh
Neill M. Sloan
Harrison Ralph
Garrard Mountjoy

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	009
U.S. Treasury securities		998
Oblig. of other U.S. Government agencies and corporations		352
Oblig. of States and political subdivisions		950
Excess funds sold and sec. resell agreements		870
Loans, Net	9	893
Bank premises, furniture and fixtures		613
All other assets		41
TOTAL	15	726

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	992
Time deposits, ind., part., corp.	11	253
U.S. Gov't deposits		21
Deposits of States and subdivisions	1	262
Certified and Officers' checks		55
Total Deposits	14	583
Total Liabilities	14	583
Equity Capital		
Capital (# sh. au. 1,600) (# sh. outst. 1,600)		40
Surplus		710
Undivided profits and capital reserve		293
Total equity capital	1	043
Subordinated notes and debentures		100
TOTAL	15	726

FIRST STATE BANK, PARKIN

Population 2,035 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Wallace Martin ..... President
S.N. Green .... Exec. V.P. & Cashier
Larry R. Brown ..... Vice Pres.

Directors:

Fred E. Brenner, Jr.
John A. Brenner
S.N. Green
Wallace Martin
C.W. Martin, III
J.E. McNeil, Jr.
Charles Ruston, Jr.
Charles D. Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		810
U.S. Treasury securities		928
Oblig. of other U.S. Government agencies and corporations	1	578
Oblig. of States and political subdivisions		691
Excess funds sold and sec. resell agreements		350
Loans, Net	6	913
Bank premises, furniture and fixtures		389
All other assets		46
TOTAL	11	705

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	564
Time deposits, ind., part., corp.	7	034
U.S. Gov't deposits		4
Deposits of States and subdivisions		628
Total Deposits	10	230
Excess funds purchased and sec. repurchase agreements		169
Total Liabilities	10	399
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		606
Total equity capital	1	106
Subordinated notes and debentures		200
TOTAL	11	705

BANK OF PEA RIDGE, PEA RIDGE

Population 1,488 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim C. Walton . . . Chairman of Board
*Rick E. Buck . . . . . President
Paul C. Galyean . . . . . Vice Pres.
Barbara Owen . . . . . Cashier
Valerie Ash . . . . . Asst. Cashier

Directors:

Jim C. Walton
Rick E. Buck
Paul C. Galyean
Franklin Miller
Mitchell Webb
Carl Baggett
R.E. "Ed" Buck

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		617
U.S. Treasury securities		905
Oblig. of other U.S. Government agencies and corporations		848
Oblig. of States and political subdivisions	1	535
Excess funds sold and sec. resell agreements		300
Loans, Net	8	830
Bank premises, furniture and fixtures		335
All other assets		395
TOTAL	13	765

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	337
Time deposits, ind., part., corp.	10	437
U.S. Gov't deposits		7
Deposits of States and subdivisions		619
Certified and Officers' checks		52
Total Deposits	12	452
All other liabilities		200
Total Liabilities	12	652
Equity Capital		
Capital (# sh. au. 7,500) (# sh. outst. 5,500)		83
Surplus		417
Undivided profits and capital reserve		613
Total equity capital	1	113
TOTAL	13	765

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,058 Perry County
Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Marvin E. Phelps	Pres. & C.E.O.	Mar Jo Spence, Chmn.
Joe C. Carter	V.P. & Cashier	T.O. Spence
Yvonne Adams	Asst. V.P.	J.D. Farish
Elise Hill	Asst. V.P.	Mildred Farish
Naomi Chambliss	Asst. V.P.	Robert M. Hill
Helen Brandon	Asst. Cashier	Herby Branscum, Jr.
Carolyn Brooks	Asst. Cashier	Marvin E. Phelps

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		612
U.S. Treasury securities		599
Oblig. of other U.S. Government agencies and corporations	5	640
Oblig. of States and political subdivisions	2	715
Excess funds sold and sec. resell agreements		450
Loans, Net	8	029
Bank premises, furniture and fixtures		23
All other assets		496
TOTAL	18	564

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	401
Time deposits, ind., part., corp.	12	427
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	414
Certified and Officers' checks		37
Total Deposits	16	284
All other liabilities		336
Total Liabilities	16	620
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus		600
Undivided profits and capital reserve		944
Total equity capital	1	944
TOTAL	18	564

PIGGOTT STATE BANK, PIGGOTT

Population 3,762 Clay County
Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
Zip Code 72454
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Gaylon M. Lawrence .....Chairman
*James L. Magee .....President
Jim Poole .....Vice Pres. & Cashier
Paula O. Blackwell .....Vice Pres.

Directors:

John Staples
H.C. Robbins, Jr.
Gaylon M. Lawrence
James L. Magee

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	492	Demand deposits, ind., part., corp.	3	944
U.S. Treasury securities	5	455	Time deposits, ind., part., corp.	8	584
Oblig. of other U.S. Government agencies and corporations	1	100	U.S. Gov't deposits		29
Oblig. of States and political subdivisions	1	389	Deposits of States and subdivisions	1	882
Excess funds sold and sec. resell agreements		400	Certified and Officers' checks		41
Loans, Net	5	937	Total Deposits	14	480
Bank premises, furniture and fixtures		588	Total Liabilities	14	480
			Equity Capital		
			Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
			Surplus		750
			Undivided profits and capital reserve	1	031
			Total equity capital	1	881
TOTAL	16	361	TOTAL	16	361

FIRST STATE BANK, PLAINVIEW

Population 752 Yell County
Chartered January 12, 1934 P.O. Box 277 Telephone Number 272-4221
Zip Code 72857
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Clement ..... President
W.E. Watson ... Vice Pres. & Cashier
Verna T. Daniel ..... Vice Pres. & Branch Mgr.
James Bata ..... Asst. V.P.

Directors:

Edw. H. Smoot, Chairman
John Clement
Thelma W. Clement
Helen Harris
George Tippin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		538
U.S. Treasury securities		994
Oblig. of other U.S. Government agencies and corporations	1	031
Oblig. of States and political subdivisions	3	077
Loans, Net	12	752
Bank premises, furniture and fixtures		21
All other assets		592
TOTAL	19	005

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	620
Time deposits, ind., part., corp.	13	399
U.S. Gov't deposits		13
Deposits of States and subdivisions	1	069
Certified and Officers' checks		45
Total Deposits	17	146
Excess funds purchased and sec. repurchase agreements		100
All other liabilities		243
Total Liabilities	17	489
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		700
Undivided profits and capital reserve		516
Total equity capital	1	416
Subordinated notes and debentures		100
TOTAL	19	005

BANK OF POCAHONTAS, POCAHONTAS

Population 5,995 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5287
Zip Code 72455
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harry A. Belford . . . Chmn. & C.E.O.
John R. Jackson, Jr. . . . . President
J.R. Jackson . . . . . Vice Pres.
G.B. Johnson . . . . . V.P. & Cashier
Wm. H. Holobaugh . . . . . Vice Pres.
Max R. Long . . . . . Vice Pres.
Ruth B. Tyer . . . . . Secty. & V.P.

Directors:

Harry A. Belford
Donald R. Cox
J.M. Futrell
J.R. Jackson
John R. Jackson, Jr.
H.G. McNabb
M.C. McNabb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	793
U.S. Treasury securities	3	236
Oblig. of other U.S. Government agencies and corporations	8	744
Oblig. of States and political subdivisions	3	772
Excess funds sold and sec. resell agreements	2	700
Loans, Net	6	911
Bank premises, furniture and fixtures		84
TOTAL	29	240

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	934
Time deposits, ind., part., corp.	17	521
U.S. Gov't deposits		98
Deposits of States and subdivisions	1	776
All other deposits		5
Certified and Officers' checks		104
Total Deposits	26	438
Total Liabilities	26	438
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus	1	200
Undivided profits and capital reserve	1	477
Total equity capital	2	802
TOTAL	29	240

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,995 Randolph County
Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeriel A. Summitt .....President
Frances Jones .....Exec. V.P.
Ted Griffith.....Asst. V.P.
Robert E. Sorg .....Asst. V.P.
Bea Mathews .....Cashier
Kathy Dalton .....Asst. Cashier
Oneta Thompson.....Asst. Cashier

Directors:

A.J. Baltz, Jr.
A.J. Baltz, Sr.
W.J. Barthel
Jerrell Broadway
Dr. Thomas DeClerk
C.T. Johnson
Frances Jones
O.B. Rickman
Jerry Sallee
Jeriel Summitt
Dick Trammel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	660
U.S. Treasury securities	1	596
Oblig. of other U.S. Government agencies and corporations	2	489
Oblig. of States and political subdivisions	2	420
Excess funds sold and sec. resell agreements		325
Loans, Net	13	798
Bank premises, furniture and fixtures		184
All other assets		180
TOTAL	22	652

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	711
Time deposits, ind., part., corp.	13	671
U.S. Gov't deposits		23
Deposits of States and subdivisions	2	560
Certified and Officers' checks		92
Total Deposits	20	057
All other liabilities		103
Total Liabilities	20	160
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		200
Surplus	1	300
Undivided profits and capital reserve		992
Total equity capital	2	492
TOTAL	22	652

THE LAWRENCE COUNTY BANK, PORTIA

Population 480 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

William I. Rainwater .....President
*Sloan Rainwater, Jr. ..CEO & Chmn.
William Boyce Durham ...Vice Pres.
Marilyn K. Davis .....Cashier
Helen S. Hamm .....Asst. Cashier
Jerry W. Morgan .....Asst. Cashier

Directors:

William I. Rainwater
Sloan Rainwater, Jr.
William Boyce Durham
Virginia H. Rainwater
A.M. Starr
Earl D. Perkins
Maurice Starr

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		494
Oblig. of other U.S. Government agencies and corporations	1	200
Oblig. of States and political subdivisions	1	074
All other securities		400
Excess funds sold and sec. resell agreements	1	525
Loans, Net	5	335
Bank premises, furniture and fixtures		168
All other assets		274
TOTAL	10	470

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	425
Time deposits, ind., part., corp.	6	420
U.S. Gov't deposits		1
Deposits of States and subdivisions		491
Certified and Officers' checks		8
Total Deposits	9	345
All other liabilities		143
Total Liabilities	9	488
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus		250
Undivided profits and capital reserve		557
Total equity capital		932
Subordinated notes and debentures		50
TOTAL	10	470

THE PEOPLES BANK, PORTLAND

Population 702 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Hampton Pugh . . . . . President
Mary Dean Pugh . . . . . Vice Pres.
*Tipton Pugh . . . . . Cashier
Julia A. Sadler . . . . . Asst. Cashier
Jean C. Tarvin . . . . . Asst. Cashier
Jack Edwards . . . . . Asst. Cashier

Directors:

Hampton Pugh
Mary Dean Pugh
Tipton Pugh
Jack D. Edwards

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		228
U.S. Treasury securities	2	437
Oblig. of other U.S. Government agencies and corporations		294
Oblig. of States and political subdivisions		855
Excess funds sold and sec. resell agreements		450
Loans, Net	1	688
Bank premises, furniture and fixtures		17
All other assets		1
TOTAL	5	970

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	275
Time deposits, ind., part., corp.	3	024
U.S. Gov't deposits		4
Deposits of States and subdivisions		524
Certified and Officers' checks		5
Total Deposits	4	832
All other liabilities		7
Total Liabilities	4	839
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		631
Total equity capital	1	131
TOTAL	5	970

PORTLAND BANK, PORTLAND

Population 702 Ashley County
Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
Zip Code 71663
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Mack Borgognoni .....President
Vanita Grantham ....V.P. & Cashier
Bill Jones .....Vice Pres.
Rita Chandler.....Asst. Cashier

Directors:

Mack Borgognoni
C.E. Bridewell
Fred LaGrone
Benton Newcome
Joel Newcome
Don Pylate
Robert D. Pugh
Kenneth Reed
Craig Shackleford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	046
U.S. Treasury securities		499
Oblig. of other U.S. Government agencies and corporations	1	120
Oblig. of States and political subdivisions	1	220
Excess funds sold and sec. resell agreements		370
Loans, Net	8	117
Bank premises, furniture and fixtures		155
TOTAL	12	527

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	458
Time deposits, ind., part., corp.	8	027
U.S. Gov't deposits		7
Deposits of States and subdivisions		606
Certified and Officers' checks		34
Total Deposits	11	132
All other liabilities		20
Total Liabilities	11	152
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		800
Undivided profits and capital reserve		375
Total equity capital	1	375
TOTAL	12	527

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,708 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Rieff .....President
W.H. Thompson ...Exec. Vice Pres.
Greg D. Reed .....V.P./Cashier
Tyrus R. Reed .....Asst. Cashier/ Security Off.

Directors:

D.E. Rieff, Chairman
James C. Rieff
W.H. Thompson
Greg D. Reed
Argil Bartholomew
Billy Joe Bartholomew
Barry H. Parks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	658
U.S. Treasury securities	6	257
Oblig. of other U.S. Government agencies and corporations	2	494
Oblig. of States and political subdivisions	4	421
Excess funds sold and sec. resell agreements	1	300
Loans, Net	15	674
Bank premises, furniture and fixtures		498
All other assets	1	330
TOTAL	33	632

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	711
Time deposits, ind., part., corp.	23	111
U.S. Gov't deposits		50
Deposits of States and subdivisions	1	801
Certified and Officers' checks		66
Total Deposits	29	739
All other liabilities		635
Total Liabilities	30	374
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus		300
Undivided profits and capital reserve	2	358
Total equity capital	2	958
Subordinated notes and debentures		300
TOTAL	33	632

BANK OF PRESCOTT, PRESCOTT

Population 4,103 Nevada County
Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688
Zip Code 71857
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — One:

Principal Officers:

*Johnny Brannan ..... President
John Brannan, Jr. ..... V. Pres.
Ronald R. Collins ..... V. Pres.
Elizabeth W. Crain ..... V. Pres.
James A. Pullen ..... V. Pres.
Emogene Davis ..... Cashier
Jean K. Bolton ..... Asst. V. Pres.
Linda Cottingham ..... Asst. V. Pres.
Pearl Taylor ..... Asst. V. Pres.

Directors:

Jean K. Bolton
Johnny Brannan
John Brannan, Jr.
Ronald R. Collins
Carl Dalrymple, Jr.
B.A. DeLamar
Robert L. Godwin
Gerald Hendrix
R.K. McCasland
Abb Morman
R.W. Murry
James A. Pullen
Milburn Tippit
John Vansickle
A. Glenn Vasser

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	411
U.S. Treasury securities	10	353
Oblig. of other U.S. Government agencies and corporations	1	095
Oblig. of States and political subdivisions	6	572
Loans, Net	10	099
Bank premises, furniture and fixtures		425
All other assets		728
TOTAL	30	683

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	877
Time deposits, ind., part., corp.	19	744
U.S. Gov't deposits		3
Deposits of States and subdivisions	2	308
Certified and Officers' checks		63
Total Deposits	26	995
All other liabilities		398
Total Liabilities	27	393
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	400
Undivided profits and capital reserve	1	290
Total equity capital	3	290
TOTAL	30	683

BANK OF QUITMAN, QUITMAN

Population 556 Cleburne County
Chartered August 15, 1903 P.O. Box 97 Telephone Number 589-2206
Zip Code 72131
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harry M. Clark.....Acting Chief Executive Officer
Darrell Odom .....V. Pres.
Edith Ellis.....Cashier
Eva Lois Ellis .....Asst. Cashier

Directors:

J.A. Bailey
Ben F. Clark
Harry M. Clark
Edith Ellis
Leonard Hampson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		978
U.S. Treasury securities .		200
Oblig. of other U.S. Government agencies and corporations		695
Oblig. of States and political subdivisions..	4	435
Excess funds sold and sec. resell agreements .		600
Loans, Net	9	234
Bank premises, furniture and fixtures		140
All other assets.....		191
TOTAL	16	473

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	717
Time deposits, ind., part., corp.	12	217
Deposits of States and subdivisions		444
Certified and Officers' checks.....		106
Total Deposits	15	484
All other liabilities.....		30
Total Liabilities	15	514
Equity Capital		
Capital (# sh. au. 1,000) . (# sh. outst. 1,000)		100
Surplus		900
Undivided profits and capital reserve		(41)
Total equity capital ...		959
TOTAL	16	473

THE BANK OF RECTOR, RECTOR

Population 2,338 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.A. Marlar ..... President
Mary H. Sigsby ..... Ex. V. Pres.
R.D. Cranford ..... V.P. & Cashier

Directors:

J.A. Marlar
Mary H. Sigsby
R.D. Cranford
Bert E. Sigsby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		906
U.S. Treasury securities	1	199
Oblig. of other U.S. Government agencies and corporations	1	933
Oblig. of States and political subdivisions	3	927
All other securities		743
Excess funds sold and sec. resell agreements		150
Loans, Net	9	026
Bank premises, furniture and fixtures		59
TOTAL	17	943

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	011
Time deposits, ind., part., corp.	13	262
U.S. Gov't deposits		5
Deposits of States and subdivisions		700
Certified and Officers' checks		22
Total Deposits	16	000
Total Liabilities	16	000
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	200
Undivided profits and capital reserve		643
Total equity capital	1	943
TOTAL	17	943

FARMERS AND MERCHANTS BANK, REYNO

Population 521 Randolph County
Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
Zip Code 72462
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William A. Sandlin . . . Chm. of Board & President
Phyllis Burrow . . . . . Cashier
Dora Graham . . . . . Asst. V. Pres.
William A. Sandlin, II . . . . . Auditor

Directors:

William A. Sandlin
Quinn Brown
Delano Edington
R.C. Luter
Jimmie Cole
J.A. Rapert

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		673
U.S. Treasury securities	2	244
Oblig. of other U.S. Government agencies and corporations	2	690
Oblig. of States and political subdivisions		821
Excess funds sold and sec. resell agreements	1	100
Loans, Net	6	896
Bank premises, furniture and fixtures		217
All other assets		620
TOTAL	15	261

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	572
Time deposits, ind., part., corp.	11	171
U.S. Gov't deposits		12
Deposits of States and subdivisions		899
Certified and Officers' checks		20
Total Deposits	13	674
All other liabilities		339
Total Liabilities	14	013
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 29,534)		295
Surplus		528
Undivided profits and capital reserve		319
Total equity capital	1	142
Subordinated notes and debentures		106
TOTAL	15	261

THE BANK OF RISON, RISON

Population 1,325 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
Herman Davidson	Chairman	Herman Davidson
*James R. Hopson	President	James R. Hopson
James L. Moore	V. Pres.	James L. Moore
John W. Elrod	V. Pres.	John W. Elrod
Shirley Stewart	Asst. Cashier	Ray B. Martin
May Dell Morrison	Asst. Cashier	Daniel B. Adams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		733
U.S. Treasury securities	1	549
Oblig. of other U.S. Government agencies and corporations	6	400
Excess funds sold and sec. resell agreements		580
Loans, Net	1	066
Bank premises, furniture and fixtures		35
All other assets		10
TOTAL	10	373

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	578
Time deposits, ind., part., corp.	6	600
U.S. Gov't deposits		8
Deposits of States and subdivisions		984
All other deposits		1
Total Deposits	9	171
Total Liabilities	9	171
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		300
Undivided profits and capital reserve		802
Total equity capital	1	202
TOTAL	10	373

FARMERS AND MERCHANTS BANK, ROGERS

Population 17,429 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Lewis B. Norman ..... President
Benny G. Latimer ..... Ex. V. Pres.
R.Z. Goodwin ..... V. Pres.
Dick McLelland ..... V. Pres.
Phillip E. Madar ..... V. Pres.
Linda Perley ..... V. Pres.
James E. Reves ..... V. Pres. & Cash.
Etsyl Sparkman .... Sr. Trust Officer & V. Pres.

Directors:

Lewis B. Norman
John R. Bland, D.D.S.
Dorman F. Bushong
James R. Campbell
C.C. Clark
James E. Gaston
James L. Pickens, M.D.
Don L. Shores
Lemuel H. Tull

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	980
U.S. Treasury securities	5	786
Oblig. of other U.S. Government agencies and corporations	6	781
Oblig. of States and political subdivisions	6	169
All other securities		180
Excess funds sold and sec. resell agreements		150
Loans, Net	31	616
Bank premises, furniture and fixtures	1	771
All other assets	1	855
TOTAL	57	288

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	697
Time deposits, ind., part., corp.	37	135
U.S. Gov't deposits		52
Deposits of States and subdivisions	2	781
All other deposits		895
Certified and Officers' checks		207
Total Deposits	49	767
Excess funds purchased and sec. repurchase agreements	1	851
All other liabilities	1	171
Total Liabilities	52	789
Equity Capital		
Capital (# sh. au. 60,000) (# sh. outst. 60,000)		600
Surplus		800
Undivided profits and capital reserve	2	099
Total equity capital	3	499
Subordinated notes and debentures	1	000
TOTAL	57	288

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,625 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ward J. Ramsay.....Pres. & CEO
M.S. Dickerson.....Sr. V. Pres.
Charles F. Howell .....V.P. & Cash.
Mary Louise Hoffman.....V. Pres.
Harold E. Hayes.....V. Pres.
A. Bentley Cox, Jr. ..Marketing Off.
Carol Ann Harris.....Mortgage Loan Officer
Glenna C. Long .....Trust Officer

Directors:

James Bibler
Cleo Cheek
G.M. Cook
M.L. Dickerson
Dr. Roy I. Millard
Van A. R. Moores
David B. Oates
Flave W. Peters
Jack D. Price, Sr.
Ward J. Ramsay
John E. Cunningham

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	655
U.S. Treasury securities	6	572
Oblig. of other U.S. Government agencies and corporations	14	203
Oblig. of States and political subdivisions	12	892
Excess funds sold and sec. resell agreements		900
Loans, Net	32	763
Bank premises, furniture and fixtures	2	978
All other assets	2	072
TOTAL	77	035

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	999
Time deposits, ind., part., corp.	45	520
U.S. Gov't deposits		231
Deposits of States and subdivisions	9	079
Certified and Officers' checks		234
Total Deposits	68	063
Excess funds purchased and sec. repurchase agreements		576
All other liabilities		803
Total Liabilities	69	442
Equity Capital		
Capital (# sh. au. 28,000) (# sh. outst. 24,000)		600
Surplus	1	200
Undivided profits and capital reserve	5	793
Total equity capital	7	593
TOTAL	77	035

BANK OF SALEM, SALEM

Population 1,424 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim Humphries .....Chairman
*Frank Burge .....President
J. Michael Humphries .....Ex. V.P.
George Humphries .....V. Pres.
Bess Northcutt .....V.P./Cashier
Janiece Butler .....Asst. V.P.
Frances Atkins .....Asst. V.P.
Brenda Barnes .....Asst. V.P.
Shirley Walling .....Asst. Cashier
Marsha Lewis .....Asst. Cashier

Directors:

Frank Burge
Fay Castleberry
George Humphries
Jim Humphries
J. Michael Humphries
Richard Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		981
U.S. Treasury securities	4	460
Oblig. of other U.S. Government agencies and corporations	1	301
Oblig. of States and political subdivisions	5	694
Excess funds sold and sec. resell agreements		825
Loans, Net	17	949
Bank premises, furniture and fixtures		718
All other assets		936
TOTAL	32	864

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	327
Time deposits, ind., part., corp.	22	292
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	922
All other deposits		35
Certified and Officers' checks		115
Total Deposits	28	697
Excess funds purchased and sec. repurchase agreements		553
All other liabilities		564
Total Liabilities	29	814
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus	1	100
Undivided profits and capital reserve	1	750
Total equity capital	3	050
TOTAL	32	864

LOGAN COUNTY BANK, SCRANTON

Population 244 Logan County
Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511
Zip Code 72863
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Fritsche ..... President
J.B. Layes ..... Sr. V. Pres.
Jerry L. Davis ..... V. Pres.
Mildred Fritsche ..... Secretary

Directors:

Margaret Ahne
Joe Fritsche
Mildred Fritsche
J.B. Layes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		598
U.S. Treasury securities	1	443
Oblig. of other U.S. Government agencies and corporations		834
Oblig. of States and political subdivisions	1	126
Excess funds sold and sec. resell agreements		200
Loans, Net	6	660
Bank premises, furniture and fixtures		171
All other assets		7
TOTAL	11	039

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	554
Time deposits, ind., part., corp.	7	777
U.S. Gov't deposits		5
Deposits of States and subdivisions		646
Certified and Officers' checks		34
Total Deposits	10	016
All other liabilities		13
Total Liabilities	10	029
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		510
Total equity capital	1	010
TOTAL	11	039

FIRST SECURITY BANK, SEARCY

Population 13,612 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
Zip Code 72143
Number of Branches: Inside City — 3; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Reynie Rutledge .....Pres. & Chmn.
Jim Wilson .....Exec. Vice Pres.
Art Rand .....Sr. Vice Pres.
T.A. Brewer .....Vice Pres.
Kathryn Sims .....Vice Pres.
James H. Stake .....Vice Pres.
Ann Turley .....Asst. V.P.
Betty Vaughn .....Asst. V.P.

Directors:

Vernon Duncan
Dr. Clifton Ganus
John McKnight
Kenny Rand
Dr. Porter Rodgers, Jr.
Bill Roussel
Jim Tarkington
N.T. Rutledge
Reynie Rutledge
Alvin Vanhook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	3	133
U.S. Treasury securities	7	088
Oblig. of other U.S. Government agencies and corporations	6	606
Oblig. of States and political subdivisions	15	687
All other securities	1	000
Excess funds sold and sec. resell agreements		500
Loans, Net	38	880
Bank premises, furniture and fixtures	1	220
All other assets	2	212
TOTAL	76	326

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	090
Time deposits, ind., part., corp.	44	449
U.S. Gov't deposits		261
Deposits of States and subdivisions	5	581
Certified and Officers' checks		245
Total Deposits	64	626
Excess funds purchased and sec. repurchase agreements	2	414
All other liabilities	1	859
Total Liabilities	68	899
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	2	900
Undivided profits and capital reserve	3	927
Total equity capital	7	427
TOTAL	76	326

GRANT COUNTY BANK, SHERIDAN

Population 3,042 Grant County
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D.E. McCoy, Sr. . . . . Chairman
*D.E. McCoy, Jr. . . Pres. & Trust Off.
Harold Boatright . . . . . Exec. V.P. and Cashier
Sue Reynolds . . . . . Admin. Asst.
Raymond L. Stoker . . . . . Asst. V.P.
John H. Holder . . . . . Asst. V.P.

Directors:

Delmar E. Gatzke
D.E. McCoy, Sr.
D.E. McCoy, Jr.
Robert L. Reeves
W. Lee Tucker
Van S. Reid
Harold Boatright
W.W. Allen
Byron D. Brown, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	822
U.S. Treasury securities	2	568
Oblig. of other U.S. Government agencies and corporations		857
Oblig. of States and political subdivisions	4	902
Excess funds sold and sec. resell agreements		500
Loans, Net	17	386
Bank premises, furniture and fixtures		833
All other assets		618
TOTAL	29	486

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	535
Time deposits, ind., part., corp.	19	305
U.S. Gov't deposits		31
Deposits of States and subdivisions	1	972
Certified and Officers' checks		94
Total Deposits	25	937
All other liabilities		336
Total Liabilities	26	273
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus		550
Undivided profits and capital reserve	2	213
Total equity capital	3	213
TOTAL	29	486

FIRST STATE BANK, SHERWOOD

Population 10,872 Pulaski County
Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
Zip Code 72116
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.R. Rich ..... Exec. V.P. & C.E.O.
Annette VanPelt ..... Vice Pres.
Catherine Hastings ..... Sec.-Treas.
Virginia Berry ..... Asst. Cashier
Wilma Schultz ..... Asst. Cashier

Directors:

H.L. Hastings, Jr., Chmn.
H.J. Dent
Catherine Hastings
B.E. Henson
J.C. Nichols
J.R. Rich

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	704
U.S. Treasury securities		999
Oblig. of other U.S. Government agencies and corporations		250
Oblig. of States and political subdivisions	4	931
All other securities		373
Excess funds sold and sec. resell agreements	2	240
Loans, Net	15	659
Bank premises, furniture and fixtures		495
All other assets		61
TOTAL	26	712

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	201
Time deposits, ind., part., corp.	14	290
U.S. Gov't deposits		14
Deposits of States and subdivisions	3	068
Certified and Officers' checks		292
Total Deposits	22	865
Excess funds purchased and sec. repurchase agreements		516
All other liabilities		900
Total Liabilities	24	281
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		100
Surplus	1	000
Undivided profits and capital reserve	1	331
Total equity capital	2	431
TOTAL	26	712

BANK OF SIDNEY, SIDNEY

Population 270 Sharp County
Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
Zip Code 72577
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles Masner.....President
Robert Tankersley ...V.P. & Cashier
Lorene Pickens .....V. Pres.
Atalee Pounders .....V. Pres.

Directors:

Charles Masner
Robert Tankersley
Lorene Pickens
Atalee Pounders

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		48
U.S. Treasury securities		472
Oblig. of other U.S. Government agencies and corporations		841
Excess funds sold and sec. resell agreements		205
Loans, Net		563
Bank premises, furniture and fixtures		7
All other assets		28
TOTAL	2	164

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		436
Time deposits, ind., part., corp.		894
U.S. Gov't deposits		15
Deposits of States and subdivisions		363
Total Deposits	1	708
All other liabilities		2
Total Liabilities	1	710
Equity Capital		
Capital (# sh. au. 10,400) (# sh. outst. 10,400)		260
Surplus		60
Undivided profits and capital reserve		134
Total equity capital		454
TOTAL	2	164

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,940 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Delbert E. Allen, Sr. ..... Chairman of the Board
*Ross Stout ..... President
Henry Brosell, Jr. ..... V.P. & Cash.
Arthur Morris ..... V. Pres.
Thomas Free, III ..... V. Pres.
Reta Foster ..... Asst. V. Pres.
Dorothy Harmon ..... Asst. V. Pres.
Sadie Cole ..... Asst. V. Pres.

Directors:

D.E. Allen, Sr.
D.E. Allen, Jr.
Roderick Allen
H.E. Harrison, Jr.
Charles C. Jones
Mark Simmons
Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	251
U.S. Treasury securities	1	695
Oblig. of other U.S. Government agencies and corporations	3	498
Oblig. of States and political subdivisions	7	816
Excess funds sold and sec. resell agreements	4	000
Loans, Net	11	253
Bank premises, furniture and fixtures	1	225
All other assets		677
TOTAL	32	415

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	488
Time deposits, ind., part., corp.	17	981
U.S. Gov't deposits		157
Deposits of States and subdivisions	1	183
Certified and Officers' checks		120
Total Deposits	28	929
All other liabilities		400
Total Liabilities	29	329
Equity Capital		
Capital (# sh. au. 19,200) (# sh. outst. 19,200)		960
Surplus		100
Undivided profits and capital reserve	2	026
Total equity capital	3	086
TOTAL	32	415

SMACKOVER STATE BANK, SMACKOVER

Population 2,453 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Max A. Mitcham ....Chm. of Board
Max O. Taylor .....President
Bob Willett .....Ex. V. Pres.
Paulette Bussell.....V.P. & Cashier

Directors:

Max A. Mitcham
L.E. Tennyson, Jr.
James M. Tennyson
Max O. Taylor
Richard H. Vickers
Homer T. Rogers
Bob Willett

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	045
U.S. Treasury securities	4	820
Oblig. of other U.S. Government agencies and corporations	1	047
Oblig. of States and political subdivisions	8	087
Excess funds sold and sec. resell agreements	1	000
Loans, Net	17	892
Bank premises, furniture and fixtures		258
All other assets		716
TOTAL	34	865

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	286
Time deposits, ind., part., corp.	23	159
U.S. Gov't deposits		70
Deposits of States and subdivisions	1	646
Certified and Officers' checks		648
Total Deposits	30	809
All other liabilities		626
Total Liabilities	31	435
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	500
Undivided profits and capital reserve		930
Total equity capital	3	430
TOTAL	34	865

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 663 Dallas County
Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251
Zip Code 71763
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bill J. Ford .....Chm. of Board
*Tyrol Q. Carson .....President
Doris Mann .....Cashier
Patricia Shaddock .....Asst. Cashier

Directors:

Bill J. Ford
Tyrol Q. Carson
G.W. Delaughter
Ray White
Tommy Gaston
Joseph Ford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		195
U.S. Treasury securities	1	701
Oblig. of other U.S. Government agencies and corporations	1	019
Oblig. of States and political subdivisions		612
Excess funds sold and sec. resell agreements		400
Loans, Net	2	324
Bank premises, furniture and fixtures		87
All other assets		4
TOTAL	6	342

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	285
Time deposits, ind., part., corp.	3	894
U.S. Gov't deposits		20
Deposits of States and subdivisions		479
Certified and Officers' checks		125
Total Deposits	5	803
All other liabilities		4
Total Liabilities	5	807
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		125
Undivided profits and capital reserve		235
Total equity capital		435
Subordinated notes and debentures		100
TOTAL	6	342

FIRST STATE BANK, SPRINGDALE

Population 23,458 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

Gretchen Steele .....Chairman of Board
*Walter Turnbow .....Vice Chairman & Chief Executive Officer
M. David Howell, Jr. .....President
Mace D. Howell .....Ex. V. Pres.
Richard P. Calhoun .....Chairman of Finance Committee
Don Gibson .....Sr. V. Pres.
Dan Hendricks.....Sr. V. Pres.
Rick Parsons, CPA.....Sr. V. Pres.
Robert Phillips.....Sr. V. Pres.

*Designates Chief Executive Officer

Directors:

Joe S. Boone
R.A. Bryant
Richard P. Calhoun
Dr. John W. Dorman
Gerald Harp
J.E. Hinshaw
M. David Howell
Mace D. Howell
Dwain Newman
Thurman Parsons
Dr. Charles P. Sisco
Gretchen Steele
Phillip Steele
Walter Turnbow

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	10	939
U.S. Treasury securities	8	860
Oblig. of other U.S. Government agencies and corporations	10	148
Oblig. of States and political subdivisions	11	008
All other securities		220
Loans, Net	69	248
Bank premises, furniture and fixtures	2	279
All other assets	3	437
TOTAL	116	139

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	451
Time deposits, ind., part., corp.	60	848
U.S. Gov't deposits		85
Deposits of States and subdivisions	12	664
All other deposits		2
Certified and Officers' checks		912
Total Deposits	87	962
Excess funds purchased and sec. repurchase agreements	14	224
All other liabilities	4	346
Total Liabilities	106	532
Equity Capital		
Capital (# sh. au. 9,664) (# sh. outst. 9,664)		966
Surplus	3	334
Undivided profits and capital reserve	4	607
Total equity capital	8	907
Subordinated notes and debentures		700
TOTAL	116	139

BODCAW BANK, STAMPS

Population 2,859 Lafayette County
Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
Zip Code 71860
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*James Nipper	President	B. Stan Cook
B. Stan Cook	Chairman	A.C. Cross
C.C. Russell	V. Pres.	Roy Z. Kimbell
A.O. Smith	V. Pres.	James Nipper
H.L. Wilkinson	V. Pres.	C.C. Russell
Danny Fitzpatrick	V. Pres.	A.O. Smith
Bonnie Moreland	Cashier	J. Woodrow Smith
Evelyn McClendon	Asst. Cashier	H.L. Wilkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	083
U.S. Treasury securities	3	915
Oblig. of other U.S. Government agencies and corporations	3	671
Oblig. of States and political subdivisions	3	003
Loans, Net	10	290
Bank premises, furniture and fixtures		285
All other assets		3
TOTAL	22	250

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	810
Time deposits, ind., part., corp.	16	241
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	198
Certified and Officers' checks		126
Total Deposits	20	376
Excess funds purchased and sec. repurchase agreements		200
All other liabilities		17
Total Liabilities	20	593
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		750
Undivided profits and capital reserve		657
Total equity capital	1	657
TOTAL	22	250

BANK OF STAR CITY, STAR CITY

Population 2,066 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert O. Trout .....Pres. & CEO
Joe V. Mason .....Ex. V.P. & Cash.
Anneta Moore.....Sr. V. Pres.
Franklin E. Collins.....Asst. V.P.
Kathryn White .....Asst. Cashier

Directors:

Robert E. Beard
Neb M. Ryall, Jr.
Basil W. Gibbs
Joseph Pascale
Robert O. Trout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		995
U.S. Treasury securities		100
Oblig. of other U.S. Government agencies and corporations		400
Oblig. of States and political subdivisions	1	414
Excess funds sold and sec. resell agreements	5	025
Loans, Net	8	541
Bank premises, furniture and fixtures		137
All other assets		466
TOTAL	17	078

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	475
Time deposits, ind., part., corp.	10	674
U.S. Gov't deposits		73
Deposits of States and subdivisions	1	307
Certified and Officers' checks		142
Total Deposits	15	671
All other liabilities		250
Total Liabilities	15	921
Equity Capital		
Capital (# sh. au. 15,000) (# sh. outst. 15,000)		150
Surplus		550
Undivided profits and capital reserve		457
Total equity capital	1	157
TOTAL	17	078

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,366 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James M. Morgan .....Pres. & CEO
Carol Phillips .....V.P. & Cashier
Juanita Poindexter .....V. Pres.
Jared Phillips .....V. Pres.
Bobby Wilkie .....Asst. V. Pres.
Linda Thomas .....Asst. Cashier

Directors:

Charles T. Reveley
Grady P. Arrington
Eugene D. Bramblett
Herbert Henderson
James M. Morgan
George Shankle
Guy R. Smith
Joe J. Wade
Colon Watson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		535
U.S. Treasury securities	1	347
Oblig. of other U.S. Government agencies and corporations	1	937
Oblig. of States and political subdivisions	1	335
All other securities		50
Loans, Net	13	015
Bank premises, furniture and fixtures		187
All other assets		705
TOTAL	19	111

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	467
Time deposits, ind., part., corp.	14	324
U.S. Gov't deposits		1
Deposits of States and subdivisions		735
All other deposits		243
Certified and Officers' checks		49
Total Deposits	16	819
Excess funds purchased and sec. repurchase agreements		400
All other liabilities		433
Total Liabilities	17	652
Equity Capital		
Capital (# sh. au. 5,150) (# sh. outst. 5,150)		275
Surplus		558
Undivided profits and capital reserve		626
Total equity capital	1	459
TOTAL	19	111

CITIZENS BANK, STRONG

Population 785 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*O.B. Clark .....President
C.R. Mason.....V. Pres.
L.K. Robertson .....Cashier

Directors:

O.B. Clark
C.R. Mason
L.K. Robertson
Ray B. Finney
E.L. Vestal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		336
U.S. Treasury securities	1	696
Oblig. of other U.S. Government agencies and corporations	1	034
Oblig. of States and political subdivisions		920
All other securities		20
Excess funds sold and sec. resell agreements		400
Loans, Net	1	301
Bank premises, furniture and fixtures		11
All other assets		20
TOTAL	5	738

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	562
Time deposits, ind., part., corp.	2	756
U.S. Gov't deposits		2
Deposits of States and subdivisions		253
Certified and Officers' checks		9
Total Deposits	4	582
Total Liabilities	4	582
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		300
Undivided profits and capital reserve		656
Total equity capital	1	156
TOTAL	5	738

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,941 Arkansas County
Chartered December 29, 1944 P.O. Box 947 Telephone Number 673-6911
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Don Pattillo .....President
Carl Gunter .....Exec. Vice Pres.
Leonard DeVun ..Sr. V.P. & Cashier
Lloyd Ratcliff .....Sr. Vice Pres.
William R. Trice .....Sr. Vice Pres.
Glen Bauman.....Sr. Vice Pres.

Directors:

B.J. St. John, Chairman
Roy O. McCollum III
Lloyd Ratcliff
Don Pattillo
Horace Sickel
Curtis Siems
Billy E. Simpson
Ralph Wilson
James R. Oliver
Patricia K. McDonald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	110
U.S. Treasury securities	2	976
Oblig. of other U.S. Government agencies and corporations	6	220
Oblig. of States and political subdivisions	10	825
Excess funds sold and sec. resell agreements	1	350
Loans, Net	46	509
Bank premises, furniture and fixtures	3	247
All other assets	2	595
TOTAL	77	832

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	405
Time deposits, ind., part., corp.	49	160
U.S. Gov't deposits		43
Deposits of States and subdivisions	3	265
All other deposits		6
Certified and Officers' checks		116
Total Deposits	64	995
Excess funds purchased and sec. repurchase agreements	3	678
All other liabilities	1	999
Total Liabilities	70	672
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	2	600
Undivided profits and capital reserve	3	560
Total equity capital	7	160
TOTAL	77	832

BANK OF TRUMANN, TRUMANN

Population 6,044 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

J.C. Stuckey .....Pres. & Chmn.
*Clyde Robertson, Jr. .....Exec. V.P.
Eugene Pounds .....Sr. Vice Pres.
Wilburn J. Cole .....V.P. & Cashier
Fannie M. Kent .....Asst. V.P.
Shirley Benson .....Asst. V.P.
Dianne Craig .....Loan Officer
Lena Heath .....Asst. Cashier
Cheryl McMasters .....Asst. Cashier

Directors:

Terry M. Clogston
Wilburn J. Cole
J.F. Lady
Eugene Pounds
Clifford C. Purvis
Clyde Robertson, Jr.
J.C. Stuckey
Kenneth K. Yarbrough

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	757
U.S. Treasury securities	2	149
Oblig. of other U.S. Government agencies and corporations	6	955
Oblig. of States and political subdivisions	2	234
Excess funds sold and sec. resell agreements	3	550
Loans, Net	12	142
Bank premises, furniture and fixtures		574
All other assets		784
TOTAL	30	145

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	651
Time deposits, ind., part., corp.	21	076
U.S. Gov't deposits		29
Deposits of States and subdivisions	1	000
All other deposits		7
Certified and Officers' checks		52
Total Deposits	25	815
Excess funds purchased and sec. repurchase agreements		580
All other liabilities	1	090
Total Liabilities	27	485
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	800
Undivided profits and capital reserve		760
Total equity capital	2	660
TOTAL	30	145

BANK OF TUCKERMAN, TUCKERMAN

Population 2,078 Jackson County
Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155
Zip Code 72473
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Lindley V. Smith, Jr. . . . . President
Van Smith . . . . . Chairman
Cornelius Adcox . . . . . Cashier
Ann Watson . . . . . Auditor

Directors:

Bob Penix
Scotty Armstrong
Van Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		583
U.S. Treasury securities	1	401
Oblig. of other U.S. Government agencies and corporations	4	796
Oblig. of States and political subdivisions	2	368
All other securities		48
Excess funds sold and sec. resell agreements		850
Loans, Net	4	609
Bank premises, furniture and fixtures		104
All other assets		54
TOTAL	14	813

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	470
Time deposits, ind., part., corp.	9	205
Deposits of States and subdivisions	1	128
All other deposits		27
Certified and Officers' checks		31
Total Deposits	12	861
All other liabilities		134
Total Liabilities	12	995
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		750
Undivided profits and capital reserve		968
Total equity capital	1	818
TOTAL	14	813

TYRONZA BANK, TYRONZA

Population 777 Poinsett County
Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161
Zip Code 72386
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Luter ..... President
Maxyne Ursery ..... Vice Pres. & Cashier

Directors:

A.A. Banks
Georege E. Beley
John H. Emrich
Charles F. Luter
H.F. Norcross, Jr.
Eugene Vaughn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	346
U.S. Treasury securities	1	036
Oblig. of other U.S. Government agencies and corporations	1	384
Oblig. of States and political subdivisions	2	658
Loans, Net	8	076
Bank premises, furniture and fixtures		70
All other assets		15
TOTAL	14	585

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	051
Time deposits, ind., part., corp.	10	098
U.S. Gov't deposits		4
Deposits of States and subdivisions		635
Certified and Officers' checks		49
Total Deposits	12	837
All other liabilities		7
Total Liabilities	12	844
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		50
Surplus		775
Undivided profits and capital reserve		916
Total equity capital	1	741
TOTAL	14	585

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201
Zip Code 72956
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.A. Hammerschmidt, Jr. .....Pres.
David Shewmaker .....Exec. V.P.
E.P. Hobbs .....V.P. & Cashier
R.H. Terry .....V.P. & Trust Off.
Mike Morrow .....Vice Pres.
Frank Wofford .....Vice Pres.
Eva Maye Laws.....Asst. V.P.
Nelda Watkins .....Asst. Cashier

Directors:

R.A. Hammerschmidt, Jr.
Carl Creekmore, Chairman
David Shewmaker
E.P. Hobbs
Morril Harriman
Harrell Ballentine
Paul Shirley
Dane Riggs
Tommy Beard
Ed Bethel
Lonnie Batchelor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	153
U.S. Treasury securities	3	247
Oblig. of other U.S. Government agencies and corporations	2	850
Oblig. of States and political subdivisions	4	996
Excess funds sold and sec. resell agreements	3	000
Loans, Net	24	031
Bank premises, furniture and fixtures	1	184
All other assets		909
TOTAL	44	370

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	875
Time deposits, ind., part., corp.	24	846
U.S. Gov't deposits		11
Deposits of States and subdivisions	2	552
All other deposits		24
Certified and Officers' checks		295
Total Deposits	36	603
Excess funds purchased and sec. repurchase agreements	2	268
All other liabilities	1	622
Total Liabilities	40	493
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus	1	100
Undivided profits and capital reserve	2	377
Total equity capital	3	877
TOTAL	44	370

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
Zip Code 72956
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William W. Thomas ..... Pres.
C.E. Dougan ..... Exec. V.P.
Larry Spradley ..... Cashier
Deweese Stedman ..... Asst. Cashier
Millie Lemley ..... Asst. Cashier
Betty Shores ..... Asst. Cashier
Frances Rapier ..... Asst. Cashier

Directors:

William W. Thomas
C.E. Dougan
Paul Hurst
Clyman E. Izard
Joe Kirksey
W.G. Swindle
Wesley Warnock
Derrel Thomas
Earl Robinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	221
U.S. Treasury securities	1	780
Oblig. of other U.S. Government agencies and corporations	1	662
Oblig. of States and political subdivisions	5	897
All other securities		675
Loans, Net	26	808
Bank premises, furniture and fixtures	1	546
All other assets	1	386
TOTAL	41	975

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	487
Time deposits, ind., part., corp.	26	541
U.S. Gov't deposits		28
Deposits of States and subdivisions	2	861
Certified and Officers' checks		494
Total Deposits	35	411
Excess funds purchased and sec. repurchase agreements	1	672
All other liabilities		577
Total Liabilities	37	660
Equity Capital		
Capital (# sh. au. 8,293) (# sh. outst. 8,293)		207
Surplus	1	393
Undivided profits and capital reserve	2	215
Total equity capital	3	815
Subordinated notes and debentures		500
TOTAL	41	975

BANK OF WALDO, WALDO

Population 1,685 Columbia County
Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
Zip Code 71770
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Greene.....President
Ellen F. Smith.....V.P. & Cashier
Alice S. Wilson .....Asst. Cashier

Directors:

Carl Roberts
Robert Genestet
John L. Perritt
Charles F. Greene

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		770
U.S. Treasury securities		988
Oblig. of other U.S. Government agencies and corporations		299
Oblig. of States and political subdivisions		496
Excess funds sold and sec. resell agreements		900
Loans, Net	4	250
Bank premises, furniture and fixtures		311
All other assets		175
TOTAL	8	189

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		865
Time deposits, ind., part., corp.	6	185
U.S. Gov't deposits		1
Deposits of States and subdivisions		463
Certified and Officers' checks		139
Total Deposits	7	653
Total Liabilities	7	653
Equity Capital		
Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
Surplus		225
Undivided profits and capital reserve		161
Total equity capital		536
TOTAL	8	189

THE PEOPLES BANK, WALDO

Population 1,685 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold Fincher ..... President
Richard Clark ..... Exec. V.P.
Joyce Crane ..... Cashier
Jill Jackson ..... Asst. Cashier
Sharon Merritt ..... Asst. Cashier

Directors:

Harold Fincher
Dorothy J. Fincher
Richard Clark
Imogene Clark
Mary Baird
Clark Fincher
G.F. Scott
Betty Scott

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		462
U.S. Treasury securities		898
Oblig. of other U.S. Government agencies and corporations	5	867
Oblig. of States and political subdivisions	2	641
All other securities		600
Loans, Net	4	823
Bank premises, furniture and fixtures		18
TOTAL	15	309

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	135
Time deposits, ind., part., corp.	9	112
U.S. Gov't deposits		3
Deposits of States and subdivisions		840
Certified and Officers' checks		56
Total Deposits	13	146
Excess funds purchased and sec. repurchase agreements		260
Total Liabilities	13	406
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		250
Undivided profits and capital reserve	1	403
Total equity capital	1	903
TOTAL	15	309

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers .....Chmn. of Board
*Bill R. Philpot.....President
Knox Dozier .....Exec. V.P.
Pat R. Davenport ....V.P. & Cashier
Robert L. Akers .....Vice Pres.

Directors:

Kelly Ashford
Bill J. Black
Jim H. Currier
Charlye V. Davidson
W.W. Davis
Rena Owens
Bill R. Philpot
James Richmond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	181
U.S. Treasury securities	1	600
Oblig. of other U.S. Government agencies and corporations	1	590
Oblig. of States and political subdivisions	6	912
All other securities		64
Loans, Net	25	613
Bank premises, furniture and fixtures		254
All other assets		544
TOTAL	37	758

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	258
Time deposits, ind., part., corp.	26	758
U.S. Gov't deposits		4
Deposits of States and subdivisions	1	538
Certified and Officers' checks		158
Total Deposits	31	716
Excess funds purchased and sec. repurchase agreements	1	457
All other liabilities		452
Total Liabilities	33	625
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	900
Undivided profits and capital reserve	1	633
Total equity capital	4	133
TOTAL	37	758

THE SCOTT COUNTY BANK, WALDRON

Population 2,642 Scott County
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Chambers III .....President
Mike Ferguson .....Exec. V.P.
Patsy Hawkins .....V.P. & Cashier
Robbie Zimmer .....Asst. Cashier
Trisha Sikes .....Asst. Cashier

Directors:

A.L. Wilf
Roy Hale, Jr.
Bill Marsh
W.R. (Bud) Rice
Thurman Keener
Jerral Jones
John Chambers III
Patsy Hawkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		938
U.S. Treasury securities		200
Oblig. of other U.S. Government agencies and corporations		952
Oblig. of States and political subdivisions	1	073
All other securities		600
Excess funds sold and sec. resell agreements	1	800
Loans, Net	8	987
Bank premises, furniture and fixtures		341
All other assets		410
TOTAL	15	301

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	024
Time deposits, ind., part., corp.	10	470
U.S. Gov't deposits		573
Deposits of States and subdivisions	1	011
Certified and Officers' checks		35
Total Deposits	13	113
Excess funds purchased and sec. repurchase agreements		743
All other liabilities		145
Total Liabilities	14	001
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)		400
Surplus		400
Undivided profits and capital reserve		500
Total equity capital	1	300
TOTAL	15	301

FIRST STATE BANK OF WARREN, WARREN

Population 7,646 Bradley County
Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bennie Ryburn, Sr. .....Chairman
*Freddie M. Mobley .....President
Hugh A. Quimby .....Exec. V.P.
Gordon Price .....Sr. V.P.
Jo Jenkins .....Vice Pres.
Frances Hargis .....Vice Pres. & Hermitage Branch Mgr.

*Designates Chief Executive Officer

Directors:

J. Ted. Blagg
W. Curtis Blankinship, Jr.
Bruce Cash
Merl Crow, M.D.
Robert E. Garner
Roger George
Bryan Martin
Thomas V. Maxwell
Freddie M. Mobley
Victor Myers
Hugh A. Quimby
Bennie Ryburn, Jr.
Bennie Ryburn, Sr.
J.C. Thompson
H. Sidney Wharton

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	839
U.S. Treasury securities		350
Oblig. of other U.S. Government agencies and corporations		595
Oblig. of States and political subdivisions	6	880
All other securities	4	004
Loans, Net	25	136
Bank premises, furniture and fixtures		300
All other assets	1	171
TOTAL	40	275

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	366
Time deposits, ind., part., corp.	27	204
U.S. Gov't deposits		51
Deposits of States and subdivisions	3	520
Certified and Officers' checks		211
Total Deposits	35	352
Excess funds purchased and sec. repurchase agreements		900
All other liabilities		533
Total Liabilities	36	785
Equity Capital		
Capital (# sh. au. 59,000) (# sh. outst. 59,000)		590
Surplus	1	410
Undivided profits and capital reserve	1	490
Total equity capital	3	490
TOTAL	40	275

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,646 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gerard Sangster ..... President
Gerald Burton ..... Sr. Vice Pres.
Walter Rutledge ..... Vice Pres.
James Smith ..... Vice Pres.
Pauline Hollingsworth .... Vice Pres.

Directors:

L.W. Ederington
John Frazer
L.H. Derby, Jr.
F. Martin Hankins
W. Sykes Harris
J.E. Hurley, Jr.
C.A. Milton
G.F. Wynne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	834
U.S. Treasury securities	7	080
Oblig. of other U.S. Government agencies and corporations	8	006
Oblig. of States and political subdivisions	7	147
Loans, Net	33	672
Bank premises, furniture and fixtures		792
All other assets	2	012
TOTAL	60	543

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	279
Time deposits, ind., part., corp.	44	430
U.S. Gov't deposits		61
Deposits of States and subdivisions	2	477
Certified and Officers' checks		95
Total Deposits	52	342
Excess funds purchased and sec. repurchase agreements	2	200
All other liabilities	1	531
Total Liabilities	56	073
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus		400
Undivided profits and capital reserve	3	470
Total equity capital	4	470
TOTAL	60	543

BANK OF WEINER, WEINER

Population 750 Poinsett County
Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221
Zip Code 72479
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Hogue .....Pres. & Chmn.
Niles Bise .....Sr. Vice Pres.
Michael D. Gillis.....V.P. & Cashier
Phil Hesse .....Farm Loan Off.
Paulette Fahr .....Asst. Cashier

Directors:

John R. Hogue
Niles Bise
Ron Hogue
Malcolm C. Hogue
Dr. E.L. Hogue
Herbert Ziegenhorn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	199
U.S. Treasury securities	2	498
Oblig. of other U.S. Government agencies and corporations	2	474
Oblig. of States and political subdivisions	2	899
All other securities		494
Excess funds sold and sec. resell agreements	2	150
Loans, Net	12	836
Bank premises, furniture and fixtures		213
All other assets		117
TOTAL	24	880

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	459
Time deposits, ind., part., corp.	17	176
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	636
All other deposits		31
Certified and Officers' checks		59
Total Deposits	22	370
All other liabilities		5
Total Liabilities	22	375
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	1	200
Undivided profits and capital reserve	1	105
Total equity capital	2	505
TOTAL	24	880

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,367 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Douglas Simmons .....President
Roy B. Warren .....Sr. Vice Pres.
James A. Bogle .....V.P. & Cashier
Gordon M. White .....Vice Pres.
E.F. Kalb, Jr. .....Vice Pres.
William D. Simmons .....Vice Pres.

Directors:

J.L. Linder
James P. Baker, Jr.
James E. Boyd
Brooks Griffin
Jerry Kelly
Ralph C. Murray
Jesse E. Porter
Douglas Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	178
U.S. Treasury securities	5	474
Oblig. of other U.S. Government agencies and corporations	8	197
Oblig. of States and political subdivisions	2	414
Loans, Net	28	658
Bank premises, furniture and fixtures		886
All other assets	1	538
TOTAL	49	345

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	727
Time deposits, ind., part., corp.	29	792
U.S. Gov't deposits		52
Deposits of States and subdivisions	5	897
Certified and Officers' checks		192
Total Deposits	42	660
Excess funds purchased and sec. repurchase agreements	1	512
All other liabilities	1	317
Total Liabilities	45	489
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	2	356
Total equity capital	3	856
TOTAL	49	345

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,236 Crittenden County
Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

George H. Dunklin ..... Chairman
*Jack K. Hogan ..... President
Robert L. Wright ..... Exec. Vice Pres.
Robert L. Naylor ..... Vice Pres./Cashier
James W. Skelley ..... Vice Pres./Auditor
Arley Knight ..... Vice Pres./Trust Officer
Paul Neal ..... Vice President
Mary Goe ..... Vice President
Joe Duncan ..... Vice President
Doris Swindler ..... Vice President
Jan Willis ..... Vice President
Janie L. Tate ..... Vice President
Adonna Parker ..... Asst. Vice Pres.

Directors:

George H. Dunklin
M.E. Black Dunklin
Davis Biggs
Tom Gibson
Frank Waggener, Jr.
James A. Heath
Keith Ingram
W. Kent Ingram
Bob G. Morgan
Robert E. McCarley
Lloyd C. McCuiston, Jr.
J.C. Tennison
Jack K. Hogan
Paul O'Neal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	4	004
U.S. Treasury securities	7	104
Oblig. of other U.S. Government agencies and corporations	8	000
Oblig. of States and political subdivisions	5	881
All other securities		10
Excess funds sold and sec. resell agreements	5	800
Loans, Net	15	971
Bank premises, furniture and fixtures		884
All other assets		876
TOTAL	48	530

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	229
Time deposits, ind., part., corp.	27	920
U.S. Gov't deposits		80
Deposits of States and subdivisions	4	243
Certified and Officers' checks		242
Total Deposits	42	714
All other liabilities		666
Total Liabilities	43	380
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	3	150
Total equity capital	5	150
TOTAL	48	530

RICE GROWERS BANK, WHEATLEY

Population 523 St. Francis County
Chartered September 27, 1909P.O. Box 156 Telephone Number 457-2311
Zip Code 72392
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*William L. Horner, Jr.	President	William L. Horner, Jr.
James C. Tipton	V.P. & Cashier	James C. Tipton
John E. Allmon III	Vice Pres.	John E. Allmon III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		591	Demand deposits, ind., part., corp.	2	020
U.S. Treasury securities		200	Time deposits, ind., part., corp.	9	430
Oblig. of other U.S. Government agencies and corporations	1	299	U.S. Gov't deposits		6
Oblig. of States and political subdivisions		838	Deposits of States and subdivisions	2	994
Excess funds sold and sec. resell agreements		600	Total Deposits	14	450
Loans, Net	11	790	All other liabilities		327
Bank premises, furniture and fixtures		298	Total Liabilities	14	777
All other assets		435	**Equity Capital**		
			Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
			Surplus		700
			Undivided profits and capital reserve		474
			Total equity capital	1	274
TOTAL	16	051	TOTAL	16	051

WILMOT STATE BANK, WILMOT

Population 1,227 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211
Zip Code 71676
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William L. Woods .....President
Shirley Montgomery ...Asst. Cashier

Directors:

William deYampert
John B. Currie
John B. Currie, Jr.
Henry Morschheimer
I.A. Jane
William L. Woods

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	2	297
U.S. Treasury securities		596
Oblig. of other U.S. Government agencies and corporations		201
Oblig. of States and political subdivisions		253
Excess funds sold and sec. resell agreements	1	305
Loans, Net	3	224
Bank premises, furniture and fixtures		131
All other assets		586
TOTAL	8	593

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	313
Time deposits, ind., part., corp.	4	903
Deposits of States and subdivisions	1	040
All other deposits		74
Certified and Officers' checks		13
Total Deposits	7	343
All other liabilities		184
Total Liabilities	7	527
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		120
Surplus		555
Undivided profits and capital reserve		391
Total equity capital	1	066
TOTAL	8	593

BANK OF WILSON, WILSON

Population 1,115 Mississippi County
Chartered Ocotober 3, 1908 P.O. Box 338 Telephone Number 655-8631
Zip Code 72395
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.E.L. Wilson ..... Chairman
*J.B. Gwyn ..... President
J.T. Shenep .... V.P. & Branch Mgr.
Bill G. Payne ..... V.P. & Cashier
Florabel Bishop ..... Asst. Cashier

Directors:

C.L. Denton, Jr.
Wm. J. Denton, Jr.
J.B. Gwyn
J.B. Hilliard
C.D. Lowrance
Michael E. Wilson
R.E.L. Wilson
R.E.L. Wilson V
Steve A. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		800
U.S. Treasury securities	1	887
Oblig. of other U.S. Government agencies and corporations		560
Oblig. of States and political subdivisions	2	455
Excess funds sold and sec. resell agreements	2	250
Loans, Net	2	500
Bank premises, furniture and fixtures		26
TOTAL	10	478

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	913
Time deposits, ind., part., corp.	5	304
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	385
Certified and Officers' checks		7
Total Deposits	8	612
All other liabilities		27
Total Liabilities	8	639
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve		739
Total equity capital	1	839
TOTAL	10	478

CROSS COUNTY BANK, WYNNE

Population 7,805 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ken O. McClanahan ..... President
Winifred G. Sigman .... Admin. V.P. and Cashier
Bobbie Nell Brown ..... Vice Pres.
Larry Lawson ..... Vice Pres. and Trust Officer
Ann Jones ..... Vice Pres.
Ronnie Sims ..... Vice Pres.
Mazie Ballard ..... Vice Pres.
Judy Thomas ..... Exec. Secretary
Charlotte Patton ..... Asst. V.P.

Directors:

John H. Johnston, Jr.
Rafe Andrews
Dave Block, Jr.
Gerald Blackburn
Eugene Goodart
Dr. Willard G. Burks
Pete Imboden, III
Albert Hess
James Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	537
U.S. Treasury securities	1	997
Oblig. of other U.S. Government agencies and corporations	10	280
Oblig. of States and political subdivisions	3	781
Excess funds sold and sec. resell agreements	1	200
Loans, Net	20	012
Bank premises, furniture and fixtures		741
All other assets	1	067
TOTAL	40	615

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	041
Time deposits, ind., part., corp.	24	670
U.S. Gov't deposits		68
Deposits of States and subdivisions	1	988
All other deposits		7
Certified and Officers' checks		83
Total Deposits	33	857
Excess funds purchased and sec. repurchase agreements	2	080
All other liabilities		964
Total Liabilities	36	901
Equity Capital		
Capital (# sh. au. 60,000) (# sh. outst. 60,000)	1	500
Surplus	1	000
Undivided profits and capital reserve	1	214
Total equity capital	3	714
TOTAL	40	615

THE BANK OF YELLVILLE, YELLVILLE

Population 1,044 Marion County
Chartered December 13, 1945 P.O. Box 325 Telephone Number 449-4231
Zip Code 72687
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James N. Thomason .....President
Duane C. Price .....Sr. Vice Pres.
Terry Kent .....Vice Pres.
Janie C. Horton .....Asst. V.P.
Jeff Slaton .....Asst. V.P.
Sheryl Graham .....Asst. Cashier
Carolyn Eckman .....Asst. Cashier

Directors:

James N. Thomason
Duane C. Price
Karl King
Dan Duren
A. Owen Kompelien
Oran Carter
John James, Jr.
Fred Berry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	169
U.S. Treasury securities	1	100
Oblig. of other U.S. Government agencies and corporations	2	340
Oblig. of States and political subdivisions	2	731
All other securities	1	897
Loans, Net	17	061
Bank premises, furniture and fixtures		474
All other assets	2	256
TOTAL	29	028

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	122
Time deposits, ind., part., corp.	20	986
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	308
Certified and Officers' checks		9
Total Deposits	25	434
Excess funds purchased and sec. repurchase agreements		977
All other liabilities		339
Total Liabilities	26	750
Equity Capital		
Capital (# sh. au. 23,500) (# sh. outst. 20,781)		208
Surplus	1	300
Undivided profits and capital reserve		770
Total equity capital	2	278
TOTAL	29	028

SIXTY-EIGHTH REPORT

showing

THE CONDITION OF THE 2 ARKANSAS STATE-CHARTERED TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1982

JONES INVESTMENT AND TRUST COMPANY-HELENA

Population 9,598 Phillips County
Chartered February 9, 1910 Telephone Number 338-3438
Zip Code 72342
(Not engaged in commercial banking)

Principal Officers:

*Bernice Jones.....Chmn. of Bd. & C.E.O., President
H.G. Frost, Jr. .....Vice Pres.
Mary Sellers ....Sec.-Treas. & Cash.

Directors:

Bernice Jones
Mary Sellers
H.G. Frost, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories	1	866
Oblig. of States and political subdivisions..	6	222
Loans, Net	3	180
Business premises, furn. and fixtures		2
All other assets.....		239
TOTAL	11	509

Liabilities	Mil.	Thou.
All other liabilities.....		67
Total Liabilities		67
Equity Capital		
Capital (# sh. au. 1,000) . (# sh. outst. 1,000)		100
Surplus	10	000
Undivided profits and capital reserve	1	342
Total equity capital ...	11	442
TOTAL	11	509

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered June 5, 1925 Telephone Number 758-1212
Zip Code 72116
(Not engaged in commercial banking)

Principal Officers:

*Justin Matthews, III.....Chmn. of the Board
Walter L. Burroughs .....President
J. Somers Matthews .....Vice Pres.
Hal C. Matthews .....Asst. V.P.
Betty M. Couch .....Secretary
Everett L. Hall, Jr. .....Treasurer
Jean Elliott .....Asst. Secretary

Directors:

Justine Matthews, III
Walter L. Burroughs
J. Somers Matthews
Lila B. Hornor
Lyndell Lay
Robert K. Beal
Howard Cockrill
Jerry H. Glenn, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.
Cash & due from depositories	288
Oblig. of States and political subdivisions	20
Business premises, furn. and fixtures	6
All other assets	244
TOTAL	558

Liabilities	Mil. Thou.
All other liabilities	61
Total Liabilities	61
Equity Capital	
Capital (# sh. au. 1,642) (# sh. outst. 1,642)	164
Surplus	33
Undivided profits and capital reserve	300
Total equity capital	497
TOTAL	558

SIXTY-EIGHTH REPORT

showing

THE CONDITION OF THE 3 ARKANSAS STATE-CHARTERED ACT 111 INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1982

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 Hot Spring County
Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
Zip Code 72104
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*W.H. McClure .....President
Layne Sparks .....Comptroller and Vice Treas.
George L. McClure, Sr. .....Treas. & Vice Secretary

Directors:

W.H. McClure
George L. McClure
Jewelle Johnson
A.J. Wilks
Vance Jernigan
Ray Cook
Frank R. McClure
George L. McClure, Jr.
Layne Sparks
James C. Cole

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		712
Oblig. of other U.S. Government agencies and corporations	1	817
Oblig. of States and political subdivisions		150
All other securities	1	683
Excess funds sold and sec. resell agreements		350
Loans, Net	2	698
All other assets		154
TOTAL	7	564

Liabilities	Mil.	Thou.
Investment certificates	6	655
Total Certificates	6	655
All other liabilities		170
Total Liabilities	6	825
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 12,100)		242
Surplus		258
Undivided profits and capital reserve		239
Total equity capital		739
TOTAL	7	564

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered October 21, 1927 Telephone Number 376-3523
Zip Code 72114
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:	Directors:
*D.M. Fitzgerald ..... President	D.M. Fitzgerald
Evelyn L. Powell ..... Vice Pres., Sec., Asst. Treas.	Evelyn Powell
Dorrance A. Williams ..... Asst. Sec.	Dorrance A. Williams
William Brandon ..... Treasurer	Dale Helton
	William Brandon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		168
All Other Securities	2	095
Loans, Net	3	113
Business premises furniture & fixtures ...		27
All other assets		35
TOTAL	5	438

Liabilities	Mil.	Thou.
Investment Certificates	4	965
Total Certificates	4	965
All other liabilities		197
Total Liabilities	5	162
Equity Capital		
Cap. (# sh. au. 300,000) . (# sh. outst. 88,288)		91
Surplus		185
Total equity capital ...		276
TOTAL	5	438

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 Jefferson County
Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
Zip Code 71611
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*Ted M. Luft .....Pres. & C.E.O.
George E. Puddephatt.....Chmn. of the Board & Sec.

Directors:

Clifford A. Davies
Morrell Gathright
Simon Joseph
Ted M. Luft
Albert F. Otten
George E. Puddephatt
Daniel C. Horton
William C. Southard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1982

Assets	Mil.	Thou.
Cash & due from depositories		539
All Other Securities		150
Loans, Net	13	165
Business premises furniture & fixtures		269
All other assets	3	428
TOTAL	17	551

Liabilities	Mil.	Thou.
Investment Certificates	15	336
Total Certificates	15	336
All other liabilities	1	090
Total Liabilities	16	426
Equity Capital		
Cap. (# sh. au. 10,000) (# sh. outst. 6,250)		125
Surplus		725
Undivided profits & capital reserve		275
Total equity capital	1	125
TOTAL	17	551